

*Gain the True Blessings of Generous Giving.*

# RICH *Toward* GOD

Dr. Kregg Hood

# Rich Toward God

*by Dr. Kregg Hood*

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*Rich Toward God*

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## Read This First

### The Story of the Rich Fool

Luke 12:16–21

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.'

"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."'

"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?'

"This is how it will be with anyone who stores up things for himself but is not rich toward God."

## ARE YOU A RICH FOOL?

I can easily imagine your knee-jerk reaction: “Hold on there. How dare you ask such a question? Why, no!”

Actually, I’m not out to create shock value. In all honesty, I believe you and I probably feel the same way. We don’t see ourselves as being rich or fools. After all, each one of us has bills to pay and work to do. We aren’t like this wealthy first-century entrepreneur whose net worth was so huge he couldn’t even find a place for everything. He had it made . . . or so he thought . . . until God suddenly showed him the exit door. You and I are nothing like him . . . or are we?

As I was writing this book, I had a flash of insight—almost an epiphany. For all these years I’ve read this story and thought the worst of the rich man and the best about me. His life was full of selfish consumption, and his focus was on having one big party after another. Then it hit me. While Jesus was definitely using this story to warn us about the dangers of self-centeredness and materialism, he had a much deeper concern: to help everyone, both in his day and our own, to discover that the real secret to life is in becoming “rich toward God.” The rich man was not condemned for having a lot of success in his business. On the contrary, he became a rich fool because he trusted in his own strength and kept everything for himself.

As we study together we're going to take a journey that will reexamine our ideas about being rich. We will discover that lasting wealth comes from how we use our resources and from trusting God, no matter what circumstances come our way. Yes, this is a book on giving, but it's a very positive, faith-filled book on giving. We're not here to turn on the guilt with an unbiblical "give your money or go to hell" type of message. No passage, including this one in Luke 12, makes that point. God is our trusted source. He gives us all we are and all we have. He loves to pour out blessings on his children. At the same time, the Bible gives many clear reasons to embrace God's principles about giving. He leaves no doubt that his plan is for us to use the resources he has provided to take care of our families and expand the kingdom.

In this study we will also challenge popular assumptions about greed. Honestly, without practical strategies for loosening the grip of materialism, both our finances and our hearts will be at great risk. God wants better things for us, and building wealth within the guidelines of scripture is one of the great needs of our day. But, most of all, this book is written to point us in a direction that makes trusting in and relying on God our number one pursuit.

### **Are You Rich Toward God?**

The parable of the rich fool begins with a context. Two people came to Jesus to settle their dispute about an inheritance. As they describe their issue the Lord tells a scary story to illustrate three crucial truths—truths that we need to embrace as much today as at any other time in the history of the world. First, we need to settle

once and for all, that God is permanent but income and material blessings are always temporary. Second, generous giving always leads to true blessings. Third, every single one of us can be rich toward God.

So though the question, “Are you a rich fool?” is worthy of consideration, it’s not the best question to ask. The best question is, “Are you becoming rich toward God?” The next four chapters will provide a four-step strategy for investing your life and its resources in ways that honor, respect, and serve the Lord. This type of wealth will keep us humble in the good times and steady in the tough times.

## **The Rich Toward God Portfolio**

What do all smart investors do to build wealth? Easy! They develop a portfolio and purchase high-quality assets. Over time, the quality and diversity of the assets will determine the return on investment. Financial portfolios are usually made up of a mix of what financial planners call “asset classes.” Perhaps you’ve heard of growth stocks, value stocks, fixed income assets, or international securities. There are many different asset classes to choose from, and good portfolio managers will encourage you to emphasize asset classes that have the most return with the least risk. Building up a permanent wealth portfolio in heaven works the same way. We want to invest our lives in ways we know God will bless. So, using this same idea, a Rich Toward God portfolio mix will have four simple components:

### **1. Trusting God**

Bring every attitude, activity, and decision under the Lord’s control, especially in your giving.

**2. Giving Generously**

Make tithing and over-and-above giving the norm of your life, understanding that this is both a path to blessing and an act of trust.

**3. Advancing the Kingdom**

Look for better ways to spread the gospel through giving your resources, and believe that you will make an impact on eternity.

**4. Enjoying Contentment**

Find peace and happiness in what the Lord provides as you learn to say “enough” to “stuff.”

When our life activities and values invest in these asset classes, we create riches with God that will never “perish, spoil or fade” (1 Pet. 1:4). This is becoming rich toward God.

Let’s get started.

## Portfolio Investment #1

# TRUSTING GOD

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.'*

*"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.' "*

Luke 12:16-18

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**“He is no fool who gives what he cannot  
keep to gain that which he cannot lose.”**

*– Jim Elliott*

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# 1

## Turn to the True Source

**O**ne red paperclip. That's all Kyle MacDonald started with on July 12, 2005, when he put an unusual listing on the Internet classified ads site, Craigslist.com. Kyle offered to trade his red paperclip for something better. He even said that his goal was to keep trading up until he was able to trade for a house. Yes, a house. A young woman in Vancouver took him up on his offer and swapped Kyle's red paperclip for her fish pen. Next, Kyle took his new fish pen and traded up for a doorknob, then traded the doorknob for a camping stove. The camping stove was traded for a generator, and the generator for a neon sign. Kyle kept trading up for better and better things until on July 12, 2006, he finalized his last trade and reached his goal: an actual house in Kipling, Saskatchewan. His book, *One Red Paperclip*, details his quirky, true adventure.<sup>1</sup>

Zany stories like Kyle's remind me of how the small and worthless can become big and valuable, especially when God is involved. Surely God is bigger than a red paperclip, right? Absolutely! However, the rich man in Luke evidently didn't believe that. He went from the top to the bottom in a day because of one thing: he left God out of his life. Perhaps he once knew the Lord and trusted in him. Perhaps not. Even though Jesus chose

not to explain the motive or the probable progression for the rich man's cocky attitude, one thing is certain: as his wealth grew and grew and grew, he saw himself as the god of his life. It was heady stuff. He was the king of his hill. In verse 16, the word Jesus used to describe the size of the rich man's crop is translated "good" in the New International Version and "plentiful" in the King James Version. Actually, neither word fully communicates the size of this guy's haul. The word is actually used only here in the New Testament. It's from the same Greek word that we get our English word, "euphoria." Imagine that man's swollen ego as he went to bed. He was on the top of his world, euphoric with his amazing fortune and success. He had so much stuff he didn't know what to do with it all. As he went to bed on what would be his final night, he was completely unprepared for what would happen to him before dawn.

Recently, my wife and I had the opportunity to go with some friends to visit the Titanic Museum in Branson, Missouri. Even though I've heard the story of the ill-fated ocean liner many times, reading the information in the exhibits and seeing actual artifacts that had been recovered after almost 100 years on the ocean's floor, gripped my imagination. The *Titanic* was the most magnificent cruise ship of its time and considered "unsinkable" by many. One employee of the company that built the *Titanic* was reported to have said that "even God himself cannot sink her." While the accuracy of this quote is somewhat controversial, and no one can confirm for sure if this statement was actually made; it's obvious that most people thought the *Titanic* was a totally safe means of passage from one side of the ocean to another. At the very least, the ship's builders,

captain, crew, and passengers thought it was practically unsinkable. Yet, in the middle of the night, during her maiden voyage, the great ship struck an iceberg and sank in only two hours and forty minutes. No amount of wealth, success, and fame could keep more than 1,500 people from losing their lives in the icy Atlantic. If only they had known they were headed toward destruction. How many would have changed their plans? We can easily assume that every passenger would have made different decisions.

That's why the parable in Luke 12 is so powerful. By looking at the rich man's errors, we can make course corrections now. Investing with God starts by trusting him and relying on him for every idea we have, every dollar we make, every relationship we enjoy, every opportunity we have, and even every breath we take. Every time we think a thought, pray a prayer, or make a decision that keeps God and his will as first priority of our lives, we become a little richer toward God. On the other hand, every time we see ourselves as the source of our blessings or as the answer to our needs, we become poorer.

Look even closer into the story. Did you spot the significant clue as to where the man went wrong? In verse 16 the Bible says that "the ground" produced a good crop. Notice that the man didn't produce the crop. Not at all; the ground produced the crop. The wealth came as a result of the laws of nature that were created by God. Sure, the rich man was smart to align his business strategy with God's ancient principles of sowing and reaping, but that was all he was doing simply cooperating with God's order. He never noticed who the source of that order actually was! Another idea we should remember

is that the rich man was a farmer. Farmers work hard. Successful farmers work very hard. But wise, successful farmers work hard and remember that it's always God who makes things grow (1 Cor. 3:6). Unfortunately, this farmer didn't recognize that God was the source of his good health and strength and that God had allowed him to farm successfully. He must have concluded that he accomplished all this on his own.

This reminds me of the classic movie *Shenandoah*. The leading character, played by Jimmy Stewart, opens the film with a prayer of thanksgiving for a meal. He calls the family in, makes the kids sit still, and prays, "Lord, we plowed the field, we planted the field, we harvested the crop. We cooked it and put it on the table. It wouldn't be here if it weren't for our hard work. But we thank you for it anyway. Amen." We may chuckle at the scene, but I suspect Jimmy Stewart's character felt like he was the one who deserved all the credit for whatever he had. That sounds a lot like the man in the parable, doesn't it? If we're not careful, it can also sound a lot like us.

Here is where the rich man became the rich fool. Once he began to grow wealthier, his humility grew weaker. Then the tipping point occurred. In verse 17 he proclaimed that he had done so well with his crops that he was flat out of space for his stuff. There was nothing he could do except tear down his barns and build bigger barns. There was no discussion of giving some of it away or slowing down his mad rush to accumulate even more. Instead, he would use his accumulated wealth to build new and bigger ways to accumulate even more to store. Proudly, he became the "I-witness" to his selfish pursuits, and the judge of the entire universe was not

amused. Pay special attention to verse 18 and the number of “I” and “my” words in his plans:

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.

We will look at what happened next in chapter two but, for now, let’s just note that God had seen enough, and this party was over in a snap.

### **It Didn’t Have to Be This Way**

You know the saddest part of this story? The ending didn’t have to turn out this way. There was nothing wrong with the man owning possessions. It’s not the actual money, but the “love of money” that is a “root of all kinds of evil” (1 Tim. 6:10). In Jesus’s story, the rich fool didn’t own his possessions as much as they owned him. You might have noticed that Jesus even introduced the parable with this warning: “Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions” (Luke 12:15). The rich fool trusted in what he did and what he had. Then, in a single night, it was taken away.

One of the most important lessons we can learn about being rich toward God is that the Lord has never equated the presence of wealth or the lack of wealth with his approval. In other words, it’s neither wrong to be rich nor right to be poor. There are godly people with and without wealth, just as there are ungodly people with and without wealth. All through scripture, the issue of the heart controls the conclusion, and one passage sums it up well. Jeremiah 9:23-24 says, “This is what the LORD says: ‘Let not the wise man boast of his wisdom or the strong man boast of his strength or the rich man boast

of his riches, but let him who boasts boast about this: that he understands and knows me, that I am the LORD, who exercises kindness, justice and righteousness on earth, for in these I delight,' declares the LORD."

Jesus makes absolutely no comments, pro or con, about the extent of the wealth of the man in the Luke passage, but he does raise the issue of what would happen to all his stuff after he died. Think about the implications of this question from heaven: "Then who will get what you have prepared for yourself?" (12:20). That is a penetrating question, both for the rich fool and for us. It's also a focus of the third part of the Rich Toward God portfolio, as we'll see in chapter three. Until then, please take special note that God's issue was not the actual wealth. The issue was the rich fool's *use* of the wealth. His possessions should have been a means to a positive end and never his joy and focus. When we see material possessions, in any amount, as a tool or resource that makes good things possible, we will find ourselves in a totally different place than the rich fool.

Biblical wisdom puts it this way:

- King David wrote, "Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all" (1 Chron. 29:12).
- King Solomon wrote, "Moreover, when God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work this is a gift of God" (Eccles. 5:19).

The real key, both for the rich fool back then and for us today is very simple. Choose to see God as the source of every blessing. Then use those blessings to become

richer toward Him. Unless you want to head down a dead end like the rich fool, take your stand and place your trust in God, not in how much you accumulate. None of us is immune from the same temptation Jesus pointed out to his first-century listeners.

Surprisingly, many Americans today seem to be heading in the same direction with their “stuff.” I was surprised to learn recently of an interesting statistic from the Self Storage Association (SSA), headquartered in Alexandria, Virginia. For the past thirty years, the self-storage industry has been the fastest-growing sector in the commercial real estate industry in the United States. According to the SSA, at the end of 2007, one out of every ten households (10 percent) in America pays a monthly fee to store the stuff they aren’t using. Only twelve years ago, that percentage was one in seventeen households (5.9 percent). Approximately 60,000 self-storage buildings are now in existence, with a total storage capacity of 2.2 billion square feet, and more than a third are in use. That is a lot of stuff.

Another interesting statistic, from the National Association of Home Builders, is that from 1950 to 2006 the size of the average American home has grown from 983 to 2,456 square feet, even though the size of the average family has gone down. That means room for even more stuff.

Once again, remember the focus is not on the stuff, it’s on our attitude and approach to those things. There is nothing inherently wrong with self-storage or bigger homes as long as we realize that possessions should never define our existence. God’s way is so much better. When we trust him as the source of all our blessings, we are safe, secure, blessed, and able to use giving to

build a strong Rich Toward God portfolio. The act of giving, in and of itself, is an act of trust in God. It is an investment and not an expense. Giving demonstrates our faith in the Lord and our conviction that he can grow our abilities to generate an income better than we can by ourselves. To fail to give is to say to God, "I can do better on my own."

The phrase "on my own" always reminds me of a powerful story of encouragement from one my friends in college. My friend was an outstanding high-school football player who was also an outspoken disciple of Jesus Christ. Through his life and one-on-one teaching he was able to lead every single member of his high-school team to the Lord by the end of his senior year. The following fall he started college on a full football scholarship. The season started well but on a kick return play midway through the season, my friend was seriously injured. He had surgery, and during the off-season and into the start of the next he worked hard on his rehab. He struggled to recover and regain the strength, speed, and agility that had made him a star. However, the damage to his knee was severe, and he reached a decision point. Should he try to play and risk permanent injury or call it quits? My friend prayed long and hard. He loved football and was very, very good at it, but he loved the Lord a lot more and knew that God's wisdom was priceless. Finally, he made a decision. I'll never forget what he said when I asked him what he planned to do. He calmly told me that he believed God was leading him to give up football. Then he said he knew he could keep on playing but that if he did, he would *be on his own*. At this point he looked me straight In the eye, smiled big, and said, "But I don't want to be

on my own." My friend chose to listen to the wisdom of God even though his human pride was tempting him to head in another direction. He knew that trusting God is the only way to live.

The rich man had already chosen to be "on his own." He kept everything for himself. He didn't give. It's very interesting to notice that the Bible also frequently connects trusting God with giving. Giving says, "I don't want to be on my own. I want God to be with me." Let these verses inspire your trust:

- "You may say to yourself, 'My power and the strength of my hands have produced this wealth for me.' 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" (Deut. 8:17-18).
- "Honor the LORD with your wealth, with the first fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine" (Prov. 3:9-10).
- "But seek first his kingdom and his righteousness, and all these things will be given to you as well" (Matt. 6:33).
- "Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you" (Luke 6:38).
- "Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest

of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God" (2 Cor. 9:10–11).

- "And my God will meet all your needs according to his glorious riches in Christ Jesus" (Phil. 4:19).

Some think these passages have no bearing on physical or material blessings and that God is referring only to spiritual or emotional benefits. But an objective reading in their context leads us to see that faithful giving opens doors to *all the ways* God blesses, including financial. People can make two mistakes while attempting to understand the application of verses like these, thinking they refers *only* to money (both giving and receiving) and thinking it excludes money. As with so many principles, the truth is found balanced between the two extremes. Trusting God gives us confidence in him as we give.

### **Traps Against Trust**

When we don't give, Satan will set traps to try to derail the trust we have in our heart and life for God and his ways. It seems odd to say that wealth can be a trap because, in our natural emotions, it feels so good to have it. But, as the rich fool's last days prove, wealth without God is a waste. When we don't give, two bad things happen. First, we will miss many of the blessings God wants us to have, enjoy, and use for his glory. Second, we take the risk of falling into three dangerous traps.

**Trap 1: The "Do It Yourself" Spirit.** We must rely on God because he is the source of all our blessings. He uses a variety of avenues to get these blessings into our lives:

circumstances, opportunities, connections, jobs, bank accounts, possessions, our intelligence, training, skills, and other physical resources. Those avenues are simply his “delivery system.” If you’ve ever ordered an item at an online store, you know how this works. You place the order, and the company contacts their warehouse to ship the item to you, its customer. Later, if you want to make another purchase, you don’t contact the warehouse directly; you go back to the source the company. It’s the same with us. We don’t put our confidence in the delivery system or warehouse; we put our confidence in the God who provides these resources.

Giving will bless you and protect your heart. Giving will remind you to be thankful for what he has already provided through your job or other sources of income. Reflect on the goodness of his provision for you and trust him to replenish your resources. Trust transforms our old ways of looking at life and actually creates new pathways in our thought patterns. The result is liberating! No longer will we see our jobs as the source of security; we will see God. While we will appreciate our jobs, our friends, and our abilities, we will never see them as the ultimate answer. That kind of thinking produces the trap that cost the rich fool dearly.

**Trap 2: Materialism.** Since Jesus called this man “rich” and then described him as growing even richer, it’s easy to conclude that the now mega-rich man was already familiar with the pleasures of wealth. Now his creativity in making wealth would have to stretch to include more ways to store it as well. Materialism is addictive. If the accumulation of more is the primary focus, there is no easy way to stop. Accumulation becomes the trap. The harsh judgment indicates that he

did not share his wealth with others, either. He was used to the “good life” and not used to honoring God. King Solomon nailed it: “Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income” (Eccles. 5:10).

Even if we don’t think we’re headed for the same materialism trap that the rich fool fell into, you and I still need to be careful. Our fast-paced, high-pressure, consumer-oriented society can lead us away from generosity, too. Here’s how; just open your eyes and ears to the billboards, magazines, and TV ads that bombard us every day with tempting messages to spend, spend, spend, and spend some more. The rapid rise of credit-card debt, cash-out home refinances, and low savings rates prove how deep this trap has become for most Americans. Even more so, Christians seem to be struggling as much with materialism as people outside of the body of Christ. It’s simply too easy to overspend and undersave. Advertising pushes persuasive messages that manipulate our wants to create selfish desires. With consumer credit-card debt and personal bankruptcy rates soaring, we need to take a stand. If left unchecked, we will desire more than we need and more than what is good for us, and just as with the rich fool, materialism can swallow up the desire to give generously. This closes down investment in the Rich Toward God portfolio.

**Trap 3: Fear.** Over the years, as I’ve had the opportunity to preach, teach, and write about stewardship and giving, the biggest surprise has been discovering that the number one reason why people don’t give is fear. Most Christians know they should give and want to give. But their worry is that if they give, they will not be able to pay their bills. Fear is actually the biggest trap to

trust because it strikes at the heart of God's faithfulness and opposes our confidence in his love. The devil wants us to lose confidence in God's love toward us so that we will be afraid to love others.

Financial stress is tricky. On the one hand, if we don't have some of it, we'll be even more tempted to fall for the same lies that captivated the rich fool. On the other hand, too much financial stress creates a huge tendency to reduce our giving to the Lord. The way out of the trap is not to stop giving but to keep giving first. Make giving to God the first thing you do with the money you earn. Then watch to see how the Lord starts to order your spending, your income, your saving habits, and even your income potential. While tough financial times are never fun, they almost always create amazing learning experiences. Do not let them cause you to submit to fear. Instead, keep on giving and learn what it is that the Lord wants to do to strengthen your stewardship and use you for greater purposes.

One more thought. If you're feeling the fear that comes from financial difficulties, let me ask you a very pointed question. Could it be that your financial difficulties are actually caused by a lack of giving to God? Second Corinthians 9:6–8 says, "Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work." If you feel you are "reaping sparingly," the first place to look is in your current level of giving. God may be

allowing this struggle in order to get your attention. After all, Jesus didn't mislead us when he said, "With the measure you use, it will be measured to you" (Luke 6:38).

I like the old story of the believer who was asked how he could keep giving so much of his wealth to the Lord's work. He replied, "As I shovel it out, he shovels it in, and the Lord has a bigger shovel."

Yes, the rich man really missed it. He was very rich toward himself but poor toward God. We, on the other hand, can still build a great investment. Give and trust. Trust and give. God will be with you because he is already the greatest giver, even to the point of the ultimate sacrifice. Paul wrote, "He who did not spare his own Son, but gave him up for us all—how will he not also, along with him, graciously give us all things?" (Rom. 8:32). God's heart is greatly pleased when we choose to become channels of blessing instead of mere reservoirs. The difference is striking. A channel carries the water; a reservoir stores it. Think of yourself as a pipe through which his blessings flow.

Gladys Aylward, a missionary to China before World War II, led an orphanage of more than 100 children. When the Japanese armies invaded Yangcheng she knew she could not leave her work behind. So, with only one assistant, she led the children over the mountains toward Free China. I love this part of the story from the book, *The Hidden Price of Greatness*, by Ray Besson and Ranelda Mack Hunsicker:<sup>2</sup>

During Gladys's harrowing journey out of war-torn Yangcheng . . . she grappled with despair as never before. After passing a sleepless night,

she faced the morning with no hope of reaching safety. A thirteen-year-old girl in the group reminded her of their much-loved story of Moses and the Israelites crossing the Red Sea. "But I am not Moses," Gladys cried in desperation. "Of course you aren't," the girl said, "but Jehovah is still God!"

Along with Gladys and the orphans who made it through their ordeal, we can say the same thing: God is still God. No matter what we may see or feel, we can always trust in him. As Randy Alcorn has said, "God is the greatest giver in the universe, and he won't let you out give him."

That is a powerful reason to make a major investment in your Rich Toward God portfolio . . . and never stop.

## Going Deeper in Trusting God

1. Why is it important for believers to become rich toward God, and how is this goal important to you?
2. Which of the three traps against trust do you think Christians struggle with most: The “Do-It-Yourself” Spirit, Materialism, or Fear? Why?
3. How can Christians learn to trust God more in their giving?
4. What are your favorite examples of blessings that come from increased giving?
5. On a scale of 1 to 5, with 1 being very low and 5 being very high, how would you rate your investment of trust in your Rich Toward God portfolio?