

# THE HEART OF A **Millionaire**

HOW TO HAVE THE HEART GOD WANTS



PASTOR JAMES W. GREER

# **Welcome to The Heart of a Millionaire's Devotion**

Why did I create this devotion?

Because I need it the most.

It seems the more money I make, if I'm not careful, the more independent I get instead of being dependent on God.

The more independent I get, the more danger I stand to become too prideful...and after pride comes the fall.

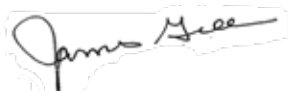
This devotion book is not about what I can get from you, it's what I can hopefully can give to you.

Even if you're not a Christian, I want to assure you the reason you are rich is because God has given you the ability to make money.

Most millionaires that write about millionaires or write to millionaires are either not millionaires or they are writing to millionaires for what they can get. I am a multi-millionaire, not to be prideful, just so you know that I've been there, doing what you do.

Again, this course is not what I can get from you, it's hopefully what I can do for you. I'm looking forward to doing this devotion with you and seeing God doing a great work in your life and my life.

God Bless.

A handwritten signature in black ink, appearing to read "James W. Greer", enclosed within a faint rectangular border.

Pastor James W. Greer

There are 11 quick read devotions that can have a great impact if you allow it. I'm looking forward to going on this journey with you.

### **Key Verse to Remember**

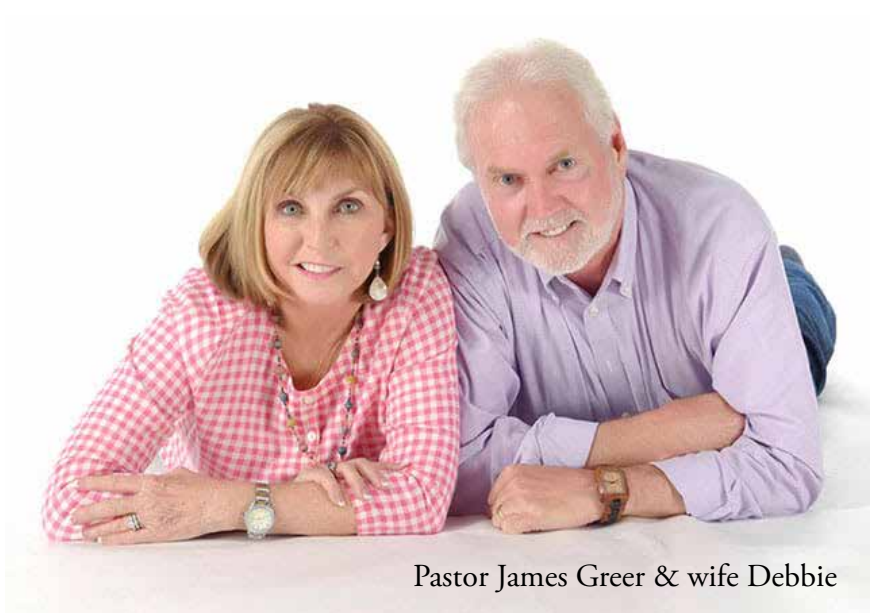
**Mark 10:25** NKJV

“It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.”

### **My Personal Prayer for You**

**Ecclesiastes 5:19-20** CEV

“Suppose you are very rich and able to enjoy everything you own. Then go ahead and enjoy working hard—this is God’s gift to you. God will keep you so happy that you won’t have time to worry about each day.”



Pastor James Greer & wife Debbie

Then Jesus looked around and said to His disciples, "How hard it is for those who have riches to enter the kingdom of God!" And the disciples were astonished at His words. But Jesus answered again and said to them, "Children, how hard it is for those who trust in riches to enter the kingdom of God! It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.

**Mark 10:23-25**



# Please read twice everyday before you start the daily devotion.

## Mark 10: 23-25 NKJV

Then Jesus looked around and said to His disciples, “How hard it is for those who have riches to enter the kingdom of God!” And the disciples were astonished at His words. But Jesus answered again and said to them, “Children, how hard it is for those who trust in riches to enter the kingdom of God! It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.

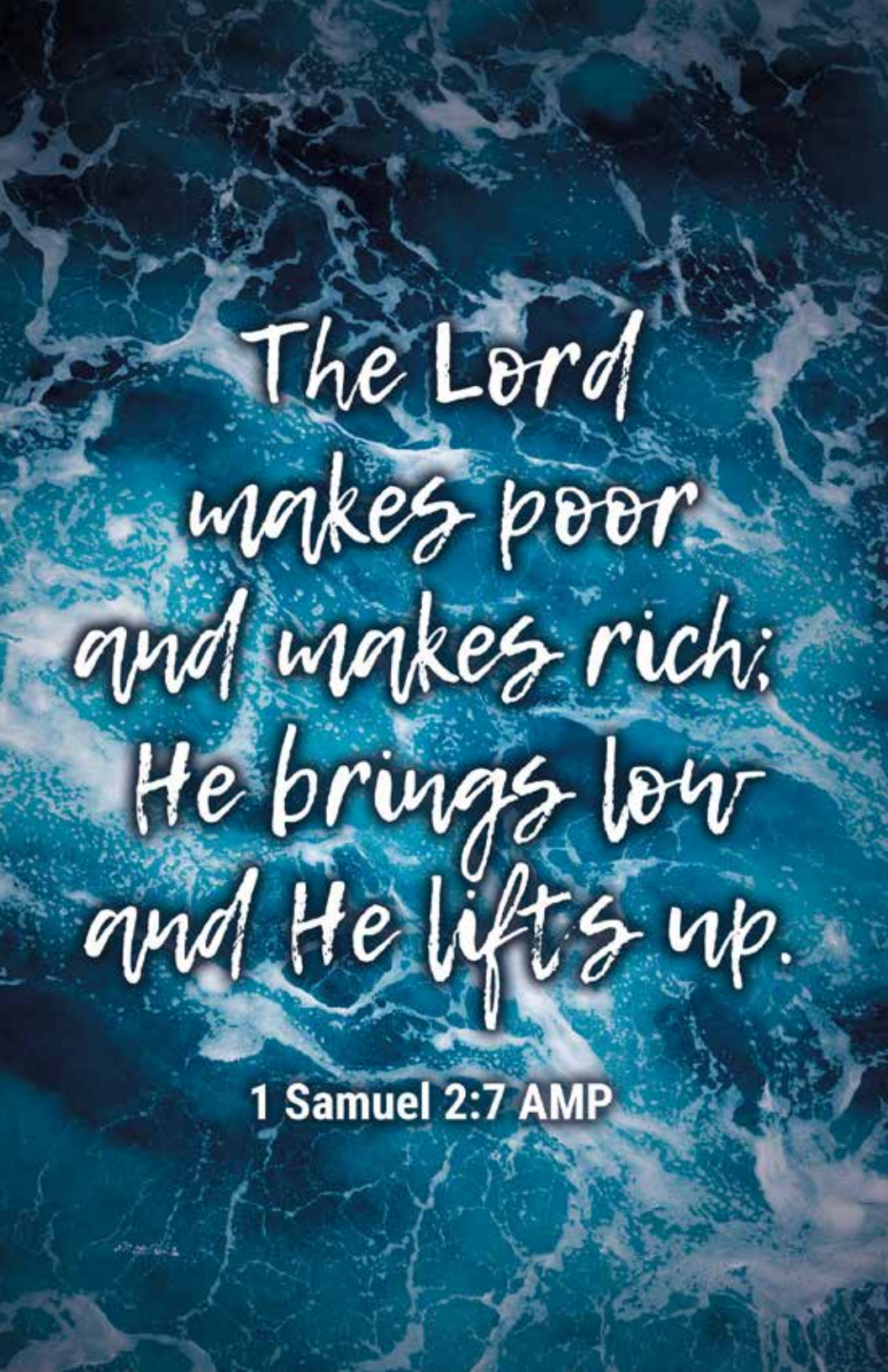
Facts to **remember** everyday :

1. It's hard for those who are rich like you to enter the kingdom of God.
2. It's hard but not impossible.
3. Remember generosity fights greed!
4. How can you be generous today by using your money, time, or teaching?
5. Pick one area to be generous today outside your family and do it. The next day pick a different one and be generous in that area until this week you have been generous in each of these areas.

Everyday **ask** yourself these questions:

1. Is there a sin to confess?
2. Is there a promise you need to claim? (If you're having a problem today- find a promise to claim.)
3. Is there a person to forgive? (That can include yourself.)
4. Is there a person to share with or encourage?



The background of the image is a marbled pattern in shades of teal, blue, and white, resembling stone or liquid swirls. The text is written in a white, cursive script with a slight drop shadow.

The Lord  
makes poor  
and makes rich;  
He brings low  
and He lifts up.

**1 Samuel 2:7 AMP**

# WARNING #1

## KNOW WHO MAKES YOU RICH

### **Deuteronomy 8:18** AMP

And you shall (not might) remember the Lord your God, for it is He who gives you power to get wealth.

Yes, we worked hard, but there are a lot of people who work hard that are not rich. When is the last time you gave God the credit for your wealth, job, and ability to make money?

When is the last time you gave God the credit publicly? Did you depend more on God when you were making your first million than you do now?

It's also easy to forget those people who help us on our way to making our first million. Have you ever stopped and thanked those who helped you make your first million?

### **FREE INSIGHT**

1. I feel it was my wife who helped me and still is.
2. I don't tell her like I should.

Who helped you make your first million? \_\_\_\_\_

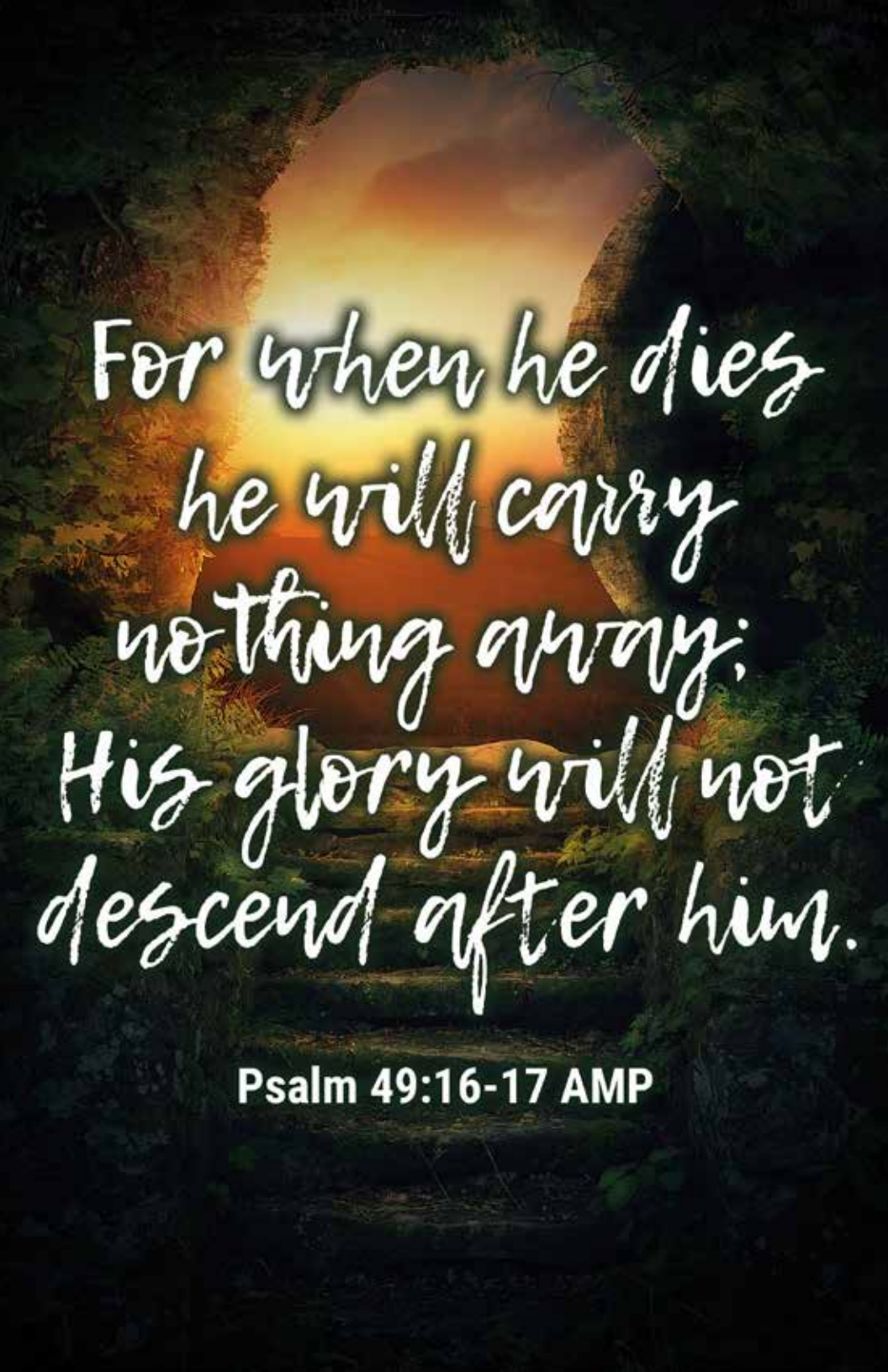
Have you thanked them? When's the last time you thanked God and give Him credit publicly?

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For when he dies  
he will carry  
nothing away;  
His glory will not  
descend after him.

**Psalm 49:16-17 AMP**



# WARNING #2

## YOU CAN'T TAKE YOUR RICHES

It's easy to forget we can't take it with us, but we can send it ahead of us.

### **Psalm 49:16-17** AMP

Be not afraid when [an ungodly] man becomes rich, When the wealth and glory of his house are increased; For when he dies he will carry nothing away; His glory will not descend after him.

### **1 Timothy 6:18-19** TLB

Tell them (The Rich) to use their money to do good. They should be rich in good works and should give happily to those in need, always being ready to share with others whatever God has given them. By doing this they will be 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.

We can't bring our riches to heaven with us, but we sure can send them before us. The safest and best investment in the world is investing in furthering God's Kingdom.

1. How are you investing in the future?
2. Do you give at least 10% to local church?
3. What are you doing good with your money outside your personal family?
4. If you need some place to give, just let me know! LOL

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# WARNING #3

## PUT YOUR FAITH IN JESUS, NOT YOUR WEALTH

It's easy to forget our *Faith* needs to be in Jesus not our *Finances* (Wealth).

### 1 Corinthians 2:5 NKJV

“that your faith should not be in the wisdom of men but in the power of God”

- Our faith needs to be in Jesus not our finances.
- The wealthier we get the wiser we often get in our own eyes.
- What we really need is relationship over riches.
- Relationship with God first, then our mates.
- Wisdom is the main thing in life, but it's godly wisdom not worldly wisdom.

### Proverbs 2:6 NKJV

“For the Lord gives wisdom; From His mouth come knowledge and understanding.”

If you could ask God for one thing what would it be? Be honest what is the first thing that came to your mind?

The reason young Solomon became one of the richest, most powerful, and wisest man who ever lived is because when God asked him what he wanted he said wisdom. *1 Kings 3:5-13 NKJV*

What relationship, if any, needs to be mended?

Do you have broken relationships over riches?

Can you now make decisions based on what's best for your relationship over what's bet for your riches.

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*that your faith should not be  
in the wisdom of men but  
in the power of God.*

**1 Corinthians 2:5 NKJV**



# WARNING #4

## ENJOY YOUR WEALTH BUT DON'T PUT IT BEFORE GOD

It's easy to forget God wants us to enjoy our wealth, not just put our faith in it or not put our wealth before God.

### **Ecclesiastes 2:24** NKJV

Nothing is better for a man than that he should eat and drink, and that his soul should enjoy good in his labor. This also, I saw, was from the hand of God.

- Sometimes I feel guilty because I have so much, God does not want us to feel guilty, but to enjoy it, just don't put riches before relationships.
- We can know if God is first by the way we spend our time and money.
- Do you give at least 10% to the local church? If not, you need to start.
- Do you give offering above your tithe? If not, you should.

### **Malachi 3:8-10** NKJV

Will a man rob God? Yet you have robbed Me! But you say, 'In what way have we robbed You?' In tithes and offerings. You are cursed with a curse, for you have robbed Me, Even this whole nation. Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this," Says the LORD of hosts, "If I will not open for you the windows of heaven and pour out for you such blessing That there will not be room enough to receive it.

The tithe belongs to the local church. I know you work hard and long but are you serving in some way? The truth is we have time for what's really important. With all that being said, "Now go do something with that money that you can enjoy."



Have you felt guilty because you are rich? God does not want you to feel guilty, but blessed!

Are you and your mate enjoying your wealth?

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Nothing is better for a man  
than that he should  
eat and drink,  
and that his soul should  
enjoy good in his labor.  
This also, I saw,  
was from the hand of God.

**Ecclesiastes 2:24 NKJV**

# WARNING #5

## KNOW WHERE YOUR HEART IS

It's easy to forget we can really only know our heart by where we spend our money, time, and talent.

**Matthew 6:21** AMP

“for where your treasure is(money), there your heart [your wishes, your desires; that on which your life centers] will be also.”

We can follow the money trail and know where our heart is. What you give to you love (family/church).

**Jeremiah 17:9-10** NKJV

“The heart is deceitful above all things, and desperately wicked; Who can know it? I, the LORD, search the heart, I test the mind, even to give every man according to his ways, According to the fruit of his doings.”

Our heart is so deceitful we can't even know it. The only way we really know our heart is by the fruit in our lives.

**Galatians 5:22-23** ESV

But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, self-control; against such things there is no law.”

How is your spiritual fruit life? How's your love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, and self-control?

If you have to pick one to work on which one would it be? Ask God to help you enjoy this fruit of the Spirit this week.

How about others you are influencing for the Lord? Have you ever led someone else to the Lord?

Have others come to know Jesus as Savior and Lord because your influence or because you invited them to church?

If you have never led someone to the Lord and no one has ever come to know the Lord because of your influence you have allowed your heart to be deceived and need to ask God to forgive you and someone to help you.

### FREE RESOURCE

Email [james@jcpineville.com](mailto:james@jcpineville.com) and include your mailing address, I would love to send you a simple wordless book and simple way to share Christ with someone.

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An open book with its pages slightly curved, creating a heart shape in the center. The text is written in a cursive, handwritten style, filling the heart shape. The background is a soft, warm light, and the book's pages are a light cream color.

*For where your  
treasure is,  
there your heart  
will be also.*

**Matthew 6:21 NIV**

# WARNING #6

## KEEP YOUR PRIORITIES STRAIGHT

It's easy to forget how to keep our priorities straight.

Small disciplines done consistently lead to big results over time. This applies to every area of our life.

### **Matthew 6:33-34** AMP

“But first and most importantly seek (aim at, strive after) His kingdom and His righteousness [His way of doing and being right--the attitude and character of God], and all these things will be given to you also. “So do not worry about tomorrow; for tomorrow will worry about itself. Each day has enough trouble of its own.”

The Kingdom of God is the King's domain. The Kingdom of God is furthering God's agenda here on earth. Seeking the Kingdom of God is looking to God to meet any and every need in our life. (Not looking to our mate, job, money, etc.)

God might use our mate, jobs, etc., but they are simply a conduit used by God.

### **Joshua 24:15** NKJV

And if it seems evil to you to serve the LORD, choose for yourselves this day whom you will serve, whether the gods which your fathers served that were on the other side of the River, or the gods of the Amorites, in whose land you dwell. But as for me and my house, we will serve the LORD.”

There comes a point when we all have to choose who we are going to serve and put first in our life.



When you get your priorities right, you will live your life right. Do you feel you have your priorities right? What would it take to get them right?

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But seek first  
his kingdom and  
his righteousness,  
and all these things  
will be given  
to you as well.

**Matthew 6:33**

# WARNING #7

## GOD WANTS YOUR HEART...

It's easy to forget God wants our heart not just our money.

**Matthew 6:21** NKJV

For where your treasure is, there your heart will be also.

Our treasure or money simply helps us know where our heart is, but God wants our heart and does not need our money. Always remember it's not what God wants from you it's what God wants for you.

**Matthew 19:16** NKJV

Now behold, one came and said to Him, "Good Teacher, what good thing shall I do that I may have eternal life?"

This young man thought he would be good enough to go to heaven. This young man wanted to buy his way into heaven. Unfortunately, many today still think they can get to heaven by being good and giving money.

**Matthew 19:7-20** NKJV

So He said to him, "Why do you call Me good? No one is good but One, that is, God. But if you want to enter into life, keep the commandments." He said to Him, "Which ones?" Jesus said, "'You shall not murder,' 'You shall not commit adultery,' 'You shall not steal,' 'You shall not bear false witness,' 'Honor your father and your mother,' and, 'You shall love your neighbor as yourself.'" The young man said to Him, "All these things I have kept from my youth. What do I still lack?"

I believe the young man's heart was greatly deceived because no one has ever kept all the commandments. It's all about the heart.

**Matthew 19:21-22** NKJV

Jesus said to him, “If you want to be perfect, go, sell what you have and give to the poor, and you will have treasure in heaven; and come, follow Me. “But when the young man heard that saying, he went away sorrowful, for he had great possessions.

Nothing wrong with great possessions as long as they don't possess you. The real problem was Jesus wanted His heart, and until you realize you have sinned and in need of a savior you will live a sorrowful life here and in eternity.

**Proverbs 23:15** KJVA

My son, if thine heart be wise, my heart shall rejoice, even mine.

Joy is greatly determined by the condition of our heart.

**Psalms 51:10-12** NKJV

Create in me a clean heart, O God, and renew a steadfast spirit within me. Do not cast me away from Your presence, and do not take Your Holy Spirit from me. Restore to me the joy of Your salvation, and uphold me by Your Generous Spirit.

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# WARNING #8

## DON'T BE AN EXCUSE MAKER

It's easy to become an excuse maker instead of a disciple maker.

**Luke 9:57-62** NKJV

Now it happened as they (Jesus) journeyed on the road, that someone said to Him, "Lord, I will follow You wherever You go." (Are you really willing to follow Jesus?) And Jesus said to him, "Foxes have holes and birds of the air have nests, but the Son of Man has nowhere to lay His head." Then He said to another (To me and you), "Follow Me." But he said, "Lord, let me first go and bury my father." (What is our excuse?) Jesus said to him, "Let the dead bury their own dead, but you go and preach the kingdom of God." (God wants us to go preach the Kingdom of God) And another also said, "Lord, I will follow You, (Will you follow Jesus?) but let me first go and bid them farewell who are at my house." (What's our excuse now?) But Jesus said to him, "No one, having put his hand to the plow, and looking back, is fit for the kingdom of God.

Are you an excuse maker or a disciple maker? The more money we have the more choices we have; it becomes very, very, easy to make excuses why not to follow Jesus.

What is your #1 excuse for not following Jesus? Our excuses cause us to miss the spiritual enjoyment and power that can only come from following Jesus.

What does following Jesus look like on a day to day basis?

**1 Corinthians 10:31** NKJV

Therefore, whether you eat or drink, or whatever you do, do all to the glory of God.



At work start doing it to the glory of God; at home, in hobbies, etc., just learn to do it to the glory of God.

**Romans 14:17** NKJV

for the kingdom of God is not eating and drinking, but righteousness and peace and joy in the Holy Spirit.

We can't enjoy the peace and joy God has for us when we keep making excuses for not following Jesus.

**1 Corinthians 4:20** NKJV


For the kingdom of God is not in word but in power.

God does not want us to keep making excuses, He wants us to experience His power.

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so whether you eat  
or drink or whatever  
you do, do it all  
for the glory of God.

**1 Corinthians 10:31 NIV**

# WARNING #9

## DON'T LIVE OFF OF SOMEONE ELSE'S RELATIONSHIP WITH GOD

### Your Personal Relationship With God

It's easy to forget we can't live off someone else's commitment or relationship with God; not your spouse, parents, friends, or pastor.

**Romans 14:12** NKJV

"So then each of us shall give account of himself to God."

**Matthew 12:36** NKJV

"But I say to you that for every idle word men may speak; they will give account of it in the day of judgment."

I don't really like this, but it's true. We will have to give account not only for what we do and don't do; but what we say. Way too many people try to live off someone else's commitment and relationship with God instead of their own..

If you want a better relationship with God, start today. Start small with 15 minutes every morning if you are not already doing it.

Why not start out reading the Proverbs for wisdom. Then, the Book of John or James. Read good Christian books, podcasts, etc., but don't let anything keep you from reading God's word day to day.

As you read a verse or chapter ask three simple questions:

Is there a promise to claim?

Is there a commandment to obey?

Is there an insight to share?

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*So then, each of us  
will give an account  
of ourselves to God.*

**Romans 14:12 NIV**

There is no fear in love.  
But perfect love  
drives out fear,  
because fear has to do  
with punishment.  
The one who fears is  
not made perfect in love.  
We love because  
he first loved us.

**1 John 4:18-19**

# WARNING #10

## KNOW THE POWER OF GODLY LOVE

It's easy to forget how powerful Godly love is.

### **1 John 4:18-19** NKJV

There is not fear in love; but perfect love casts out fear, because fear involves torment. But he who fears has not been made perfect in love. We love Him because He first loved us.

Whatever you fear you don't love. What you really love you can't fear. Satan knows sin causes fear and distance between God and those we love.

Don't allow sin to cause fear and distance between God and those you love. What do you fear right now? Is there a sin you need to confess?

### **Romans 14:12** NKJV

So then each of us shall give account of himself to God.

### **Matthew 12:36** NKJV

But I say to you that for every idle word men may speak, they will give account of it in the day of judgment.

One of our greatest fears can be our loss of our riches when we forget they really belong to the Lord!

Don't fear losing your riches. The right fear is your loss of loving God for your riches.

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*Do not be deceived.  
God cannot be mocked.  
A man reaps what he sows.*

**Galatians 6:7**



# WARNING #11

## CHOICES VS. CONSEQUENCES

It's easy to forget we have freedom to choose but we don't have freedom from the consequences.

**Galatians 6:7** NKJV

Do not be deceived, God is not mocked; for whatever a man sows, that he will also reap.

On the most basic level, the concept of sowing and reaping works like this: A farmer who plants many good seeds is likely to have a rich harvest. God set the universe on the Godly principal of sowing and reaping, and He did it for our good. What person do you need to be sowing into?

What is coming into your life good or bad as a result of what you have been sowing in the past? What sowing do you need to change?

This applies to our riches and relationships.

We are to sow what we want to reap, not what we are reaping!

Enjoy a week of sowing good seeds of words, deeds, actions, and finances this week!

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# BONUS: Additional Reading Resources

## **Matthew 13:22** KJV

He also that received seed among the thorns is he that heareth the word; and the care of this world, and the deceitfulness of riches, choke the word, and he becometh unfruitful.

## **Matthew 6:24** NCV

No one can serve two masters. The person will hate one master and love the other, or will follow one master and refuse to follow the other. You cannot serve both God and worldly riches.

## **Luke 16:9-12** NCV

I tell you, make friends for yourselves using worldly riches so that when those riches are gone, you will be welcomed in those homes that continue forever. Whoever can be trusted with a little can also be trusted with a lot, and whoever is dishonest with a little is dishonest with a lot. If you cannot be trusted with worldly riches, then who will trust you with true riches? And if you cannot be trusted with things that belong to someone else, who will give you things of your own?

## **Romans 2:4** NKJV

Or do you despise the riches of His goodness, forbearance, and long-suffering, not knowing that the goodness of God leads you to repentance?

## **James 1:9-11** TLB

A Christian who doesn't amount to much in this world should be glad, for he is great in the Lord's sight. But a rich man should be glad that his riches mean nothing to the Lord, for he will soon be gone, like a flower that has lost its beauty and fades away, withered—killed by the scorching summer sun. So it is with rich men. They will soon die and leave behind all their busy activities.

**Philippians 4:19** NCV

My God will use his wonderful riches in Christ Jesus to give you everything you need.

**Philippians 2:2-4** CEV

Now make me completely happy! Live in harmony by showing love for each other. Be united in what you think, as if you were only one person. Don't be jealous or proud, but be humble and consider others more important than yourselves. Care about them as much as you care about yourselves

**Philippians 2:3-4** NKJV

Let nothing be done through selfish ambition or conceit, but in lowliness of mind let each esteem others better than himself. Let each of you look out not only for his own interests, but also for the interests of others.

What does this verse mean to you?

**Matthew 7:21** NKJV “Not everyone who says to Me, ‘Lord, Lord,’ shall enter the kingdom of heaven, but he who does the will of My Father in heaven.”

**Ecclesiastes 5:18-20** CEV “What is the best thing to do in the short life that God has given us? I think we should enjoy eating, drinking, and working hard. This is what God intends for us to do. Suppose you are very rich and able to enjoy everything you own. Then go ahead and enjoy working hard—this is God's gift to you. God will keep you so happy that you won't have time to worry about each day.”

As a Christian, an idol is looking to anything other than Jesus to meet our every Physical, Emotional, and Spiritual needs.

# CONGRATULATIONS!

You finished The Millionaire's Warning devotion.





# About Pastor James Greer

With 30+ years of ministry and business experience, Pastor James Greer brings practical preaching to everyday people.

He excels in communicating the Bible with real life application. His love for God, his wife, family and church are unwavering.



/PastorJamesGreer



/JamesWGreer



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