

WISDOM KEY BOOK

TEN LIES
MANY PEOPLE
BELIEVE
ABOUT MONEY



MIKE MURDOCK

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Why I Wrote This Book



Financial Problems Are Deadly.

One of the things that people write me about most is financial problems or setbacks. I know what it means to prosper, and I also know what it means to be completely wiped out financially.

One of the tools that satan uses to destroy incentive, goals and the joy of accomplishment, is financial difficulty. I wrote this book because I care about you and the losses you may experience in life. Read this with an open mind toward God as to how you can become a success in your finances.

The Tragedy of Believing A Lie

The newspaper reported the airline crash. Chilling screams of terror tore into the cold night air. The explosion of metal. Helpless cries of torment and desperation. Families wiped out. Lifetime dreams shattered like glass upon concrete. Emotional scars forever engraved on the soul.

Havoc. Destruction. Chaos. All in a matter of minutes. And all *because of a lie*. In the rush, the plane's mechanics failed to check the tiny malfunction. Signaled that all was well, the pilot proceeded down the runway.

He accepted another's judgment.

It cost him his life.

Your Happiness Depends On What You Believe. Success or failure depends on your believing a lie or truth. In marriage, in health, in spiritual matters and even in finances, what you believe makes all the difference.

From Santa Claus to tooth fairies, all of us can remember moments we believed a lie. Sometimes harmless, sometimes devastating.

Your Money Matters.

Sit with the minister counseling the young married couple— *money*.

Look at the youth in prison for stealing— *money*.

Listen to the missionary from Africa sharing the needs of his ministry—
money.

Talk to the weary, overworked husband— *money*.

Read The Holy Bible. The teachings of Jesus Christ include this
powerful topic— *money*.

Thousands live unfulfilled and frustrated lives because they do not
understand the truth about money. They have believed one or more of the
following ten lies.

Thousands live in torment because of *a lie*.

It matters to me.

That is why I wrote this book

A handwritten signature in black ink that reads "Mike Hurdock". The script is cursive and fluid, with the first name "Mike" and last name "Hurdock" clearly distinguishable.

☞ Lie #1 ☞

“Money Is Unimportant.”



Ignorance Is A Universal Disease.

Recently, I sat in a coffee shop in the Dallas-Fort Worth airport. I listened as the young waitress spoke of her long hours, small apartment and two children.

“Wouldn’t you like to be making more money?” I asked.

“No, I would not!” she replied indignantly. “That’s what is wrong with our world now: greed. I have enough for my bills and support of my two kids, and that’s all I want. People place too much emphasis on money. Money is unimportant.”

I could hardly believe my ears.

“Have you ever heard of Calcutta, India?”

“Yes,” she replied.

“Have you ever seen pictures of the starving children there?”

“Yes.”

“Have you ever sent them any money or food?”

“No.”

“Why not?” I asked.

“I *haven’t had enough...*” her voice trailed off.

I could see in her eyes the truth had dawned. She did not have enough money.

So, money *does* count.

The quality of life hinges on it.

Money is the *power part* of our world. With it we bargain, trade and *exchange* our way through life!

Shelter, food, medical care, education and even self-preservation involve money. Money is a basic method of communication between human beings.

In war or peace, love or hate, *money matters*.

Always.

Recommended Investments:

The Double Diamond Principle: Millionaire Mentality (CD/CDS-21)

31 Reasons People Do Not Receive Their Financial Harvest (video/ VI-17)

31 Reasons People Do Not Receive Their Financial Harvest (Book/B-82/252 pg)

☞ Lie #2 ☞

“Money Is Evil.”



God Created Wealth.

Many misquote the Bible verse when the apostle Paul wrote Timothy: “For the love of money is the root of all evil,” (1 Timothy 6:10). It does not say that money is evil, but that the love of or obsession for money is the root or the beginning of evil. Why? Because the *love* of money is idolatry. It is the *worship* of the creation instead of the Creator.

God Owns All Wealth. “The silver is Mine, and the gold is Mine, saith the Lord of hosts,” (Haggai 2:8).

God Is The Giver of Wealth. “But thou shalt remember the Lord thy God: for it is He that giveth thee power to get wealth,” (Deuteronomy 8:18).

God Views Money As A Worthy And Perfect Gift To Us. If our Father gives us a gift, it must have value, importance and purpose for our lives. “Every good gift and every perfect gift is from above, and cometh down from the Father,” (James 1:17). God would not give gifts that are evil to His children.

The Misuse And Abuse of Money Is Destructive. It is *not* the money itself. Fire destroys homes, beautiful forests and kills human beings. Yet, *controlled*, it is a tremendous *tool* for cooking food, warming houses and running automobile engines.

Flood waters have *drowned* many human lives. Yet, *water is necessary* for human life. Cleanliness and even nature depend on it.

So it is with money! It can be used for *good*! As one humorist has said, “Money is not cold, hard cash, but warm soft blessings!”

Write 3 ways money can help fulfill the plan of God on the Earth.

1. _____

2. _____

3. _____



Our Prayer Together...

“Father, correct my understanding that Wealth is a Tool to complete Your Assignment in my life. In Jesus’ name. Amen.”

☞ Lie #3 ☞

“Money Never Hurt Anyone.”



Money Affects Men.

Why? What is behind the mysterious *magnetism* of gold? Men have *killed* for money. Men have *deserted children and wives* in search of gold. You see, the basic craving of man is a sense of worth, a sense of importance. Money represents *power, influence, achievements and security*.

3 Ways Money Can Hurt You

1. Money Can Be Deceptive. Jesus referred to this as the “deceitfulness of riches,” (see Matthew 13:22) which arrested spiritual development. It can create a *false* sense of security. A wise and wealthy ruler advised, “For riches are not for ever” and, “...riches certainly make themselves wings; they fly away as an eagle toward heaven,” (Proverbs 27:24; 23:5).

2. Money Often Fuels Pride. This is spiritually devastating. “It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God,” (Mark 10:25).

3. Money Can Become A God In Your Life. Whatever consumes your time, whatever you think about most is really your ‘god’, “No man 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,” (Matthew 6:24). God refuses to compete and guarantees that “he that trusteth in his riches shall fall,” (read Proverbs 11:28).

Yes, money can hurt you.

☞ Lie #4 ☞

“More Money Will Cure All Your Problems And Guarantee Your Personal Happiness.”



The Wealthy Are Often Unhappy.

The newspapers are filled with the commentary on famous people who have even committed suicide. Unfortunately, the opposite is true in many cases. “The sleep of a labouring man is sweet, whether he eat little or much: but the abundance of the rich will not suffer him to sleep,” (Ecclesiastes 5:12).

The Wealthy Experience Great Difficulty In Discerning Accurately The Reasons Others Pursue Them.

The rich sometimes feel that their friendships are fragile and plastic, *based on their possessions* and not on themselves. Bitter, frustrated and lonely, some have even committed suicide.

Think for a moment. Are you still content with your last salary increase?

Probably not. Ecclesiastes 5:10 says: “He that loveth silver shall not be satisfied with silver.” “...neither is his eye satisfied with riches,” (Ecclesiastes 4:8). It is having a purpose in life, not possessions, that is truly satisfying. And that purpose can only be realized in the person, Jesus Christ. “He that hath the Son hath life; and he that hath not the Son of God hath not life,” (1 John 5:12). Unbelievers encounter the problems of prosperity. Believers discover the purpose for prosperity.

Whether it is the deterioration of a marriage, or the moral fiber of an entire nation, man’s basic problem is spiritual.

Money does not cure the emptiness of the soul, the pain of loneliness nor the craving for the presence of God.

Recommended Investments:

Secrets of the Richest Man Who Ever Lived(Book/B-99/179 pg)

Secrets of the Richest Man Who Ever Lived(CD/CDS-25)

☞ Lie #5 ☞

“Some Are Gifted For Wealth And Some Are Destined For Poverty.”

Wealth Is A Reward.

Decisions Decide Your Wealth. It Is Not Your Genes, Intelligence or Luck. This ridiculous lie has destroyed initiative, drive and motivation in many would-be winners throughout the world. Many capable people have believed, “Whatever is, was meant to be.” Nonsense!

The truth? Through development of your God-given *talents and the principles of giving*. You determine the *financial* Harvest of your life.

“He that tilleth his land shall be satisfied with bread: but he that followeth vain persons is void of understanding. The hand of the diligent shall bear rule: but the slothful shall be under tribute,” (Proverbs 12:11, 24).

“In all labour there is profit: but the talk of the lips tendeth only to penury,” (Proverbs 14:23).

Jesus said, “Give, and it shall be given unto you,” (Luke 6:38).

Solomon said, “There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty. The liberal soul shall be made fat: and he that watereth shall be watered also himself,” (Proverbs 11:24-25).

Financial curse or financial blessing depends on your principles of prosperity and obedience: “Blessed shalt thou be,” (read Deuteronomy 28:1-56).

Your Partnership With God Can Reverse Any Financial Curse On Your Life. “Bring ye all the tithes into the storehouse, and prove Me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it. And I will rebuke the devourer for your sakes, and he shall not

destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the Lord of hosts,” (Malachi 3:10-11).

☞ Lie #6 ☞

“God Does Not Want You To Be Financially Prosperous.”

God Is Incredibly Misunderstood.

Millions have embraced a lie in traditional religion. This is absurd! The necessities of our lives, and the needs of others financial blessings. Jesus assured us, “...your heavenly Father knoweth that ye have need of all these things,” (Matthew 6:32).

The Apostle Paul Denounced The Man Who Would Not Provide For His Family. “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,” (1 Timothy 5:8).

God Is Your Source. “If ye then, being evil, know how to give good gifts unto your children, how much more shall your Father which is in heaven give good things to them that ask Him?” (Matthew 7:11).

Expect God To Assist And Advise You In Your Pursuit of Financial Increase. “But thou shalt remember the Lord thy God: for it is He that giveth thee power to get wealth,” (Deuteronomy 8:18).

Uncommon Leaders Rely On Divine Wisdom To Lead Their People Into Prosperity. God promised Solomon: “I will give thee riches, and wealth,” (2 Chronicles 1:12). God “hath pleasure in the prosperity of His servant,” (Psalm 35:27).

Money Is A Necessary Tool For Soul Winning. While money may become a snare for the unbeliever, it is the Christian’s tool for evangelization.

Two Types of Achievers In The Christian World

1. Those Who GO. “And He said unto them, Go ye into all the world, and preach the gospel to every creature,” (Mark 16:15).

2. Those Who SEND. “How then shall they call on Him in Whom they have not believed? and how shall they believe in Him of Whom they have not heard? and how shall they hear without a preacher? And how shall they preach, except they be sent? as it is written, How beautiful are the feet of them that preach the gospel of peace, and bring glad tidings of good things!” (Romans 10:14-15).

Money In Your Hands As A Believer Is A Threat To Satan.

As we spread the Gospel, the timing of the return of Christ is even affected. Satan’s period of power can be shortened when believers use prosperity as a *tool* for God’s work! “And this gospel of the kingdom shall be preached in all the world for a witness unto all nations; and then shall the end come,” (Matthew 24:14).

Seeds from prosperous believers enable missionaries to be sent. Christian television and radio stations are established, churches are built and Bibles are printed.

Prosperity is much more than Rolls Royce’s and palaces.

Prosperity Is Having Enough of God’s Supply To Complete His Instructions For Your Life... enough of His provisions to accomplish commands and expectations

☞ Lie #7 ☞

“You Should Never Try To Change or Influence Your Financial Situation.”



Decisions Decide Your Seasons.

While losers wait for some “magic moment of luck,” the winner works God’s Principles of Prosperity. Your financial circumstances depend on three things.

3 Factors In A Financial Turnaround

- 1. Spending**— following God’s timing for purchases.
- 2. Saving**— the discipline of planning ahead, “Go to the ant, thou sluggard; consider her ways, and be wise,” (Proverbs 6:6).
- 3. Sowing**— releasing offerings into ministries in the work of God for the spreading of the Gospel. “But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully,” (2 Corinthians 9:6).

Break the bars of the credit cage: “...the borrower is servant to the lender,” (Proverbs 22:7). Impulse buying and pride-motivated purchasing can paralyze your chances for prosperity. “Owe no man any thing, but to love one another,” (Romans 13:8).

3. Steps To Reversing Poverty

- 1. Determine To Get Debt-Free.** “Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law,” (Romans 13:8).

2. Study The Methods of Others Who Have Already Achieved Financial Success. “For by wise counsel thou shalt make thy war: and in multitude of counsellors there is safety,” (Proverbs 24:6).

3. Activate The Principles of Tithing And Seed-Faith. “Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again,” (Luke 6:38). Even the Pharisees were commended by Jesus for tithing. “Woe unto you, scribes and Pharisees, hypocrites! for ye pay tithe of mint and anise and cummin, and have omitted the weightier matters of the law, judgment, mercy, and faith: these ought ye to have done, and not to leave the other undone,” (Matthew 23:23).

The best investment you can make is in God’s work. Mark 10:29-30 says: “And Jesus answered and said, Verily I say unto you, There is no man that hath left house, or brethren, or sisters, or father, or mother, or wife, or children, or lands, for My sake, and the gospel’s, But he shall receive an hundredfold now in this time, houses, and brethren, and sisters, and mothers, and children, and lands, with persecutions; and in the world to come eternal life.”

God Guaranteed Abundance To The Obedient. Malachi 3 says, the reward for obedience for sowing our finances into His work is the windows of Heaven opened!

Start giving regularly, liberally and with expectation! The *amount* and *attitude* determine your Harvest.

“Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again,” (Luke 6:38).

“But this I say, He which soweth sparingly shall reap also sparingly, and he which soweth bountifully shall reap also bountifully,” (2 Corinthians 9:6).

Review These Unchanging Keys

- ▶ *When You Let Go of What Is In Your Hand, God Will Let Go of What Is In His Hand.*
- ▶ *An Uncommon Seed Always Creates An Uncommon Harvest.*
- ▶ *Seed-Faith Is Sowing What You Have Received From God For What You Have Been Promised By God.*

Recommended Investments:

Creating Tomorrow Through Seed-Faith (Book/B-06/32 pg)

Seeds of Wisdom on Seed-Faith (Book/B-16/32 pg)

The Covenant of Fifty-Eight Blessings (Book/B-47/82 pg)

☞ Lie #8 ☞

“The Size Of Your Seed Is Not Really Important To God.”

Wrong.

This lie comforts non-givers.

The Successful Farmer Depends On The Regularity of Evolving Seasons. “Upon the first day of the week let every one of you lay by him in store, as God hath prospered him,” (1 Corinthians 16:2). Whether weekly or monthly, establish the pattern of consistent sowing to the various ministries that bless you.

Jesus Noted The Amount People Gave. “And there came a certain poor widow, and she threw in two mites, which make a farthing. And He called unto Him His disciples, and saith unto them, Verily I say unto you, That this poor widow hath cast more in, than all they which have cast into the treasury: For all they did cast in of their abundance; but she of her want did cast in all that she had, even all her living,” (Mark 12:42-44).

Jesus Respected “Sacrificial Giving.” This is doing without temporal things temporarily, to secure the eternal benefits.

Your Attitude Is Revealed By The Amount You Keep For Yourself, And That Which Is Given Back To God. “Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver,” (2 Corinthians 9:7).

Establish regularity in your giving.

Sow *generously* as The Holy Spirit births a moment of Uncommon Faith.

Expect your Harvest from every Seed you sow!

“But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully,” (2 Corinthians 9:6).

☞ Lie #9 ☞

“Money Is An Unspiritual Subject And Not To Be Discussed In Church.”



Few Leaders Discuss Money.

How ridiculous! The Bible is filled with warnings and *promises* regarding riches and wealth.

Money lovers must be *warned*.

The giver should be *encouraged*.

Money Is A Major Part of Our Daily Life. God is responsible for putting balance to its importance.

Offering Time In Churches Is Worship Time. It is investment time. It is a period of ministering to God and to changing our own future.

Oh, my minister friend, take time to inform your people of the principles of blessing in God's Word! *How else will they know?* Do not let a cynical sinner or critical church member limit or dilute your message on financial blessing.

If the Bible teaches it, God must assuredly value the giving system.

Giving *And Receiving*.

Offerings deserve more time than a three-minute “usher-rush” to the back of the church!

Take Time To Mentor Your People On Prosperity. Information Breeds Confidence. They have a right to be a part of God's Reward System.

Invest time in painting a mental portrait of the Harvest promised! Elijah did so for the widow of Zarephath. (Read 1 Kings 17:10.) Her focus was *starvation*. His focus was *supply*. Her focus was *pain*. His focus was *provision*.

Your people need *somebody* to be their signpost... to the *Season of Supply*.

☞ Lie #10 ☞

“It Is Selfish And Wrong To Give Expecting To Receive In Return.”



This Lie Is Incredibly Destructive.

Though this lie makes little sense, thousands believe it. Wearing the mask of false humility, a man approached me recently with a proud, Pharisee strut. “I think it is selfish to want something in return. When I give, I expect nothing back from God,” he snorted. His blatant ignorance and desire to advertise it appalled me! I had to ask him three questions.

“When you gave your life to Christ, did you *expect forgiveness* in return?”

“Uh, yes,” he replied nervously.

“Aha! Selfish, were you?” I responded.

“When you are sick, do you *expect* healing?”

“Yes,” his reply was a bit slow.

“I see. Selfish streak there, huh? Then when you became a Christian, you gave God what you had, to get what He had for you? Peace of mind, inner joy?”

He began to grin sheepishly. “I see what you mean.”

Oh, my friend, listen to me today!

Your Expectation Is Faith! Nothing pleases your Father more! The God-man relationship is based on exchange. Life itself is based on exchange.

God wants *your heart*.

You want *His peace*.

God wants *your surrender*.

You want *His success*.

Deuteronomy 28 promises that your obedience will bring God's blessing. You give God what He wants, and *in return* He gives you the desires of your heart. "And it shall come to pass, if thou shalt hearken diligently unto the voice of the Lord thy God, to observe and to do all His commandments which I command thee this day, that the Lord thy God will set thee on high above all nations of the earth: And all these blessings shall come on thee, and overtake thee, if thou shalt hearken unto the voice of the Lord thy God," (Deuteronomy 28:1-2).

If a father offers \$5 to his son to wash the car, he does it *to motivate*. It is not wrong for the son to wash the car to receive \$5! While the son acted in obedience to please his father, the money was an extra *incentive*.

Selfishness Verses Self-Care

Self-Care Is Simply Wanting Something Good For Yourself.

That is *not* evil.

You want salvation? You want peace, success and victory for your life? God wants you to have it.

Selfishness Is Depriving Another To Your Own Advantage. Selfish people willingly hurt others to get ahead. *This* is an abomination to God. There is a difference.

God Placed A Desire For *More* Inside Your Heart. When it becomes misfocused and mismanaged, it is *destructive*.

When focused on God and His principles, it is *the energy* for your progress in life. Dare to *reach up!* Dare to *grow!* Dare to *expect financial blessings* as you share in the Gospel.

Jesus gave it *for motivation* in Luke 6:38: "Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom." Your strongest desire should be to please your Father, regardless of the cost.

The Proof of Your Faith Is In Your *Expectation* of Harvest. Your release determines your increase. **Giving Is God's Cure For Greed.** It

reveals your faith that He is your Provider. It shows you care about others. It is God's investment plan for His children. And, *it works!*

Perhaps your greatest problem is not financial, but spiritual or physical. God's laws of giving and receiving are effective in all areas. If you are lacking a relationship with God, you must give in order to receive. Give your heart, mind, soul and spirit! Let go of past failures, sins, guilt. Receive Jesus as Lord, eternal life, healing for disease, financial prosperity and forgiveness!

Receive now the mentality of a victorious and successful winner!

Sow...what you have.

Sow...with expectation.

Sow...with joy!

DECISION PAGE

Will You Accept Jesus As Your Personal Savior Today?

The Bible says, "That if thou shalt confess with thy mouth the Lord Jesus, and shalt believe in thine heart that God hath raised Him from the dead, thou shalt be saved," (Romans 10:9).

Pray this prayer from your heart today!

"Dear Jesus, I believe that You died for me and rose again on the third day. I confess I am a sinner...I need Your love and forgiveness...Come into my heart. Forgive my sins. I receive Your eternal life. Confirm Your love by giving me peace, joy and supernatural love for others. Amen."

☐ [Yes, Mike](#), I made a decision to accept Christ as my personal Savior today. Please send me my free gift of your book, *31 Keys to a New Beginning* to help me with my new life in Christ.

NAME

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Unless otherwise indicated, all Scripture quotations are taken from the King James Version of the Bible.

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DR. MIKE MURDOCK

1. Has embraced his Assignment to Pursue...Proclaim...and Publish the Wisdom of God to help people achieve their dreams and goals.
2. Preached his first public sermon at the age of 8.
3. Preached his first evangelistic crusade at the age of 15.
4. Began full-time evangelism at the age of 19, which has continued since 1966.
5. Has traveled and spoken to more than 17,000 audiences in over 100 countries, including East and West Africa, Asia, Europe and South America.
6. Noted author of over 250 books, including best sellers, *Wisdom for Winning*, *Dream Seeds*, *The Double Diamond Principle*, *The Law of Recognition* and *The Holy Spirit Handbook*.
7. Created the popular *Topical Bible* series for Businessmen, Mothers, Fathers, Teenagers; *The One-Minute Pocket Bible* series, and *The Uncommon Life* series.
8. The Creator of the Master 7 Mentorship Program, an Achievement Program for Believers.
9. Has composed thousands of songs such as "I Am Blessed," "You Can Make It," "God Rides On Wings of Love" and "Jesus, Just The Mention of Your Name," recorded by many gospel artists.
10. Is the Founder and Senior Pastor of The Wisdom Center, in Fort Worth, Texas...a Church with International Ministry around the world.

11. Host of *Wisdom Keys with Mike Murdock*, a weekly TV Program seen internationally.
12. Has appeared often on TBN, CBN, BET, Daystar, Inspirational Network, LeSea Broadcasting and other television network programs.
13. Has led over 3,000 to accept the call into full-time ministry.

THE MINISTRY

1. **Wisdom Books & Literature** - Over 250 best-selling Wisdom Books and 70 Teaching Tape Series.
2. **Church Crusades** - Multitudes are ministered to in crusades and seminars throughout America in “The Uncommon Wisdom Conferences.” Known as a man who loves pastors he has focused on church crusades for over 43 years.
3. **Music Ministry** - Millions have been blessed by the anointed songwriting and singing of Mike Murdock, who has made over 15 music albums and CDs available.
4. **Television** - *Wisdom Keys with Mike Murdock*, a nationally-syndicated weekly television program.
5. **The Wisdom Center** - The Church and Ministry Offices where Dr. Murdock speaks weekly on Wisdom for The Uncommon Life.
6. **Schools of The Holy Spirit** – Mike Murdock hosts Schools of The Holy Spirit in many churches to mentor believers on the Person and Companionship of The Holy Spirit.
7. **Schools of Wisdom** - In many major cities Mike Murdock hosts Schools of Wisdom for those who want personalized and advanced training for achieving “The Uncommon Dream.”

8. **Missions Outreach** - Dr. Mike Murdock's overseas outreaches to over 100 countries have included crusades in East and West Africa, Asia, Europe and South America.