

# What The Bible Says About Money, Personal Wealth And Your Church!



By Gary R. Turner

I love those who love me, and those who seek me find me. With me are riches and honor, enduring wealth and prosperity. My fruit is better than finding gold; what I yield surpasses choice silver. I walk in justice, bestowing wealth on those who love me and making their treasuries full. Proverbs 8:17-21



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By  
Gary R. Turner

Revised 2009  
New Life Bible Church  
Winnebago, IL 61088

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# Forward

If you are looking for a way to get rich quick, this isn't the book for you. Gary Turner isn't writing another book about "naming it and claiming it" for the sake of becoming wealthy. He is laying out in an orderly way positive Biblical principles that will effect the way you view money and possessions.

Money is a good spiritual indicator. Life is not about how much money you have, but how much money has you. The principles that Gary writes about will give all of us a clearer understanding of the grasp that money has on each of us.

What we work hard for reveals what is important to us. We have been advised many times to seek God's kingdom first. When we set that goal, everything else will come into place.

As you read through these pages, you will be confronted on many issues of life. Listen to what God says in Scripture about your spiritual condition. The words on these pages are your guide to a very important and exciting journey. May God open new understanding for you, as He did for me, and bless you richly as you walk in His ways.

Pastor Chuck Jones  
Church of the Open Bible  
Pomona, CA

# Acknowledgements

Nothing ever comes easy without a lot of work and a good team of people around you. I have been blessed to experience both in the writing of this book. My first blessing has been through the effort of my wife, Glenda, who has put up with me while I have written the original, second and third manuscripts. She has probably read and edited portions of the same material a dozen times or more. I have been truly blessed to have her help me through several writing hurdles in this effort.

My second blessing has come from those around me who have read the early manuscripts and given me feedback about what has been written. I must admit that it has not always been readily accepted by everyone, but what is said is Biblical and according to God's Word. Through everyone's feedback, I have been able to get a sense of the importance of this material to the church.

Finally, I have been tremendously blessed by those who have told me this material has changed their finances and their lives. I can testify that it has changed my life and finances, and I praise God for the enormous wealth of information that He has blessed us with in His Word.

Pastor Gary Turner

**This is important to read!  
Please read before going on  
in the rest of the book.**

## **Bible Study Opportunity**

In other books that I have read about Christian finances, I often find little of God's Word included in them. In this book, *What The Bible Says about Money, Personal Wealth And Your Church*, I have included a lot of Bible verses. Some of them I have written out for you and others I have just noted. I encourage you to read the book with the intention of using it to guide you into all of the verses and passages of Scripture quoted. I encourage you to highlight them in your Bible and make notes along side of them. Get them deep into your heart and soul.

God's Word is imperishable seed (I Peter 1:23), and it is alive. It will bring life to your dead feelings, dead marriages and dead finances. Put it to work for you! Get into this book and the study of God's Word in such a manner that you hear every word that God speaks to you about making money and spending money. Solomon wrote, "*In all your getting, get understanding,*" (Proverbs 4:5). Put God's understanding about finances into your heart and you will begin to reap the benefits!

At the end of each chapter I have included some study guide questions. There is no one going to grade these answers or check them in any way. They are up to you to answer how ever you want. The answers are strictly between you and God. I encourage you to spend time thinking and praying about your answers to each question. Get real with yourself and with God and answer them with a sincere heart.

I will say several times in this book this understanding of God's principles on finances has changed my life! It took looking deep into my heart about a lot of things over a long period of time. I encourage you to look deep into your heart and take the time to let these principles work in your life.

## Chapter One

# Faith Is A Given

*And without faith it is impossible to please  
God, because anyone who comes to him  
must believe that he exists and that he  
rewards those who earnestly seek him.*

*Hebrews 11:6*

This is a most unusual way to start a book! I probably shouldn't say this as you anticipate great words of wisdom, but I must be out of my mind! Let me explain. I have been working on the manuscript for this book for years now. I have never been satisfied with the flow. My intention has always been to go back and fix it, but I have put it off. Through it all, several people have encouraged me to finish it and get it published.

So, I took some time off work and made all the additions and corrections that I felt should be made. I gave those corrections to my editor. That represented a lot of effort and work, and I was glad that it was finally over. When I got the final manuscript back from the editor, she made one small comment that banged around in my head for another month. She said, "You should go back and start the book off with a chapter on faith." My first reaction was, "You've got to be kidding me!" But after wrestling it around in my mind, I've decided she is right. My prayer is that this chapter will tie all the points in the book together for you.

Remember as you read the chapters to come, faith is the only thing that will make any of it work. Faith is a given! That is why I was not seeing the need to spend a lot of time on the issue of faith.

The writer of the book of Hebrews gives us a clear definition of faith in what is known as the "Faith Chapter." In Hebrews 11:1(KJV) he writes, "*Now faith is the substance of things hoped for, the evidence of things not seen.*" Almost anyone who has been around Christianity can quote that verse. The question is, "Can they explain it so people understand what faith is?" To do so, we have to pick apart the verse. I am sitting at a desk writing this material. What is the substance of the desk? My first impression is that it is cherry wood, but that is wrong. My next impression is that the drawers are solid wood, but that, too, is wrong. The substance of the desk is pressed particle board with a paper veneer over the top. I know that be-

cause I just pulled the drawer open and looked carefully at what the substance really is.

We need to look carefully at what the substance of faith is. People will tell us the substance of faith is the kingdom of God, our love for Jesus, our need for something spiritual or whatever. That is not what the faith chapter tells us the substance of faith is. It is our **hope** in these promises of God. The substance of our faith is our hope in eternal life. It is our hope in a better life here and now. It is our hope that what the Word of God says is real and true. Many of us have never developed a hope in the words that come through our Bibles. We have only developed a knowledge of them. We can talk about the kingdom of God, eternal life and spiritual things, but we don't have much hope.

An example of what I am talking about is in the issue of faith healing. People that I talk to, some incredible scholars of the Bible, say they read these things in the Word of God, but they just do not believe they are available today. They say they were only for the Apostles and the early New Testament church. These people have a knowledge of God's supernatural ability to heal us, but they have no hope in the promises He makes all through His Word. It is no wonder that supernatural healing never takes place for them. They have no hope for it to ever happen.

In this book about God providing wealth for us as individuals and for our church, we need to have hope in what the Bible says about prosperity. If you go through life saying, "I just don't believe that stuff," there is no way that it will ever work for you. We need to go through the process of building our knowledge of the Word of God, which increases our faith, which increases our hope. As you read this book, don't cut the process short by cutting out any hope that your financial picture can ever change.

Believe me. It can change, and it will change, if you follow God's way of doing things with your money!

The second part of the Hebrew definition of faith is "*the evidence of things not seen.*" Here is one of the biggest problems we have with faith issues. Faith starts out in the realm of the unseen. II Corinthians 5:7 tells us, "*We live by faith and not by sight.*" When we deal with faith, we will not always see the immediate results of our faith. It's not that God can't do something immediately. There are times that He does. But what kind of faith would I need if I had instant gratification on everything I asked of God?

We are created to be stretched. When we deal in the realm of the unseen, we must stretch our faith while we wait for the answers or results we are wanting. In the physical realm, our muscles must be stretched by the activities we do in life. Our body stiffens up, or atrophies, if we are immobile for any period of time. Our minds are made to be stretched by reading and learning and finding new understanding in every area of life. When we stagnate and feel that we know all there is to be known, we dry up mentally and become unproductive in the work around us. Our faith must constantly be stretched like a rubber band. It keeps us in the position to do what God calls us to do as we wait on Him.

A few years ago, someone gave me a cottage cheese carton full of rubber bands that been taken off morning newspapers. He had collected them for years and had not used them. The rubber bands were all stiff and dried out. When I tried to use one, it immediately broke because the stretch, the elasticity, was gone. They were worthless. When we do not let ourselves be stretched spiritually through our faith, we become worthless to the purpose that God has created us for.

What we are actually looking at is the waiting period between the prom-

ise that we hope for and the evidence of what is not yet seen. This waiting period is crucial to our faith. In this waiting period, our faith is built in a greater way or it is destroyed and torn apart. Let me explain the waiting period and the evidence that we need as we wait. I booked a hotel room a couple of years ago and was given a confirmation number. I booked the room in June and didn't need the room until August. I did not fret about that room everyday from the time I booked it until I got to the front desk of the hotel. As a matter of fact, I didn't even think about the possibility of not having a room in that period of time. Why? Because I had a confirmation number that told me there was a room in that hotel for me. I understand the principle behind the confirmation number, and I never questioned whether there would be a room or not.

But, when I got to the hotel that August afternoon and wanted to check into my room, they replied, "We don't have a room available for you." We went back and forth, but they insisted that I had no room. About that time, I remembered the confirmation number in my billfold. I pulled it out and gave them the number. It was amazing. Within a few moments, I not only had a room, but one that overlooked the lake.

When we put our faith into something hoped for, we may need to use our confirmation number to get through whatever is blocking the manifestation of the promise. Right now, I am fighting a knee injury. At first the doctor said there was nothing wrong with it. That was alright with me, because it was in agreement with what my Primary Physician says in I Peter 2:24, "*By his wounds you have been healed.*" But the healing in my knee is slow manifesting itself. Instead of being able to walk normally, I limp. When I went back to the doctor this month, he said, "You need a total knee replacement." I don't agree with that. I am believing that God will heal that knee. He said He has and I am putting my hope in that healing. While the doctor wants to argue with me that it is now injured, I call out my con-

firmation number, I Peter 2: 24—“*By his wounds I have been healed.*”

Just to put this whole knee thing into perspective, the substance of my faith is hope that it is healed. The knee is saying in the physical realm, “Hey, guy! I am still limping here.” My response to the physical limp is, “Catch up with the spiritual healing that has already taken place, because by His wounds I have been healed.” My evidence, or my confirmation number, on this matter is found in all the healing verses in God’s Word.

In issues of faith, the physical realm almost always lags behind the spiritual realm. We lose sight of our evidence. Just like I did at the hotel, we stand and argue, and never even think about pulling our confirmation number from our billfold or our Bible. The next thing we do is let go of our faith and start putting negative words on the situation that prevents anything from happening. It would be easy for me to say, “This knee is never going to heal.” I could go through my day complaining and grumbling that God’s promises don’t work. If I did, guess what would happen? I’d be 100% right! The negative words that I would be saying would win out over the power or strength of my confirmation number.

At the hotel I could have said, “These dumb hotels are all the same. It doesn’t do any good to book a room. The last hotel I stayed at didn’t have a room for me either. I don’t know why I try to go to hotels when I travel out of town. They are just worthless, and this room situation is out of control!” After I finished my little tantrum, the clerk at the desk would have still answered, “I’m sorry. We don’t have a room for you.” Instead, I pulled out my confirmation number, the evidence of things not seen. The response was, “Oh, you’re right! Here is your room. While we’re at it, let’s move you up to a room looking over the lake!”

*Now faith is the substance of things hoped for, the evidence of things not seen. Hebrews 11:1*

Let's turn our attention to another text on faith, Mark 11: 22-25. Jesus starts the conversation with, "Have faith in God!" Some commentaries say that this should be translated as "have the faith of God." They go on to say that when God created, He simply spoke the words and never doubted what He spoke would come into being. They say that when we speak words of faith we should have that same kind of faith and never doubt what was spoken will happen. There is one small difference. If I am speaking words of faith that go against God's Word, nothing will ever happen regardless of what kind of faith I have behind them. The only way it is going to happen is that we not only have the faith *of* God, but that we have faith *in* God. We need to know God's desire for us in every matter of faith that we face.

Let me give you an example. A man told me that his marriage was on the rocks. He said that God was telling him to divorce his wife and marry another woman whom he had been "seeing." He asked me to put my seal of approval on this because he was sure that he was hearing from God. He even said that it would take strong faith on his part to make the split with his wife and marry this other woman.

I asked him what God's Word said on the subject. I told him if the Bible was in complete agreement with what God was speaking to him now, he could move forward in faith. He looked at me like I had lost my mind! He said he knew what God's Word said on the matter and it didn't agree with anything that he was hearing now. Then he began to rage against me, now his enemy, because I wouldn't support what he claimed he had heard God

clearly say to him in his spirit! I tried to explain that he would be better off to have faith in God to resurrect his dead marriage. I said he should repent, stay loyal and faithful to his wife, and get rid of the other woman. I suggested that we spend time praying for his wife. He refused to do it. I haven't seen him since that day, and I don't know what has happened to either of them.

On the other hand, I know a man who faced a similar situation. He knew God's Word and realized that to get involved with another woman was wrong. He was miserable with his wife and asked me if he would be wrong to divorce his wife. I asked him the same question, "What does God's Word say on the matter?" He decided to stay with his wife for the sake of their children and their marriage vows before God. He searched God's Word for specific verses about marriage and what it would take to make it work. In it all, he wanted God to be honored and glorified. Today he and his wife are happily married; God is glorified with their love for each other. He recently told me that it was hard to even imagine the many changes made in their marriage. Then he added that almost every change came in him. Once he submitted to God's leading in his marriage, he realized that he also had to submit to God's written Word. Once he did, his life changed and so did his marriage! He has remained true to his vows before God. He has remained true to his wife and their children. God took what he thought was a dead marriage and resurrected it right before his eyes. This man stands proud today, and lives with no guilt or shame in the way he treated his wife, his children or his God!

Let's continue with the text in Mark 11. Jesus says in verse 23, "*I tell you the truth, if anyone says to this mountain, 'Go throw yourself into the sea,' and does not doubt in his heart but believes that what he says will happen, it will be done for him.*" This is such an interesting text. Almost everyone gets off track and debates if Jesus was talking about a literal

mountain or using it as an example of a “mountainous problem” in life. Don’t hang up on that! Look at the content of the statement. Speak to your mountains in life and believe that, in His way, God will do something about them. The end results may not come exactly as you thought, but God will bring an answer to your problem.

Here is an example. The East Peoria Community Church had a parking problem. The building was built between a four lane highway and a huge hill. Their only parking was across the four lane highway, which made it difficult for their church members. They began to speak to their “mountain.” They prayed and they spoke, “Mountain be moved! We need extra parking.” Eventually someone bought all the houses next to their building. It turned out to be a funeral home, who built a beautiful facility, landscaped their property right up to the church property and even built a short concrete sidewalk to connect the two properties. They then invited the church to use their parking lot anytime they had services. This church family experienced first hand the issue of speaking to the mountain and seeing it moved. We need to learn that lesson as we demonstrate our faith in God!

Another big verse on the issue of faith is Hebrews 11:6. It reads, “*And without faith it is impossible to please God, because anyone who comes to him must believe that he exists and that he rewards those who earnestly seek him.*” The question that each one of us must ask ourselves is “Do I really trust God to reward me when I step out of my comfort zone and work totally in faith toward something He has promised to do?”

This book is about finances, an area in life that will require great faith to do the things that are suggested. Everything is from the Word of God. Glenda and I personally came to the place in our spiritual walk with Jesus that we said, “If it is in God’s Word, we are going to put our faith into it and

do it!” That stand has been costly in a lot of ways. At the same time, it has turned our lives and our ministry upside down and made them better. There is never a day that goes by that we don’t say to our Heavenly Father, “Thank you, God, for what you are doing in our lives!”

As you read on in this book, you will face some tough decisions. You will be faced with difficult choices, and you will probably pay some hard consequences for making the right decisions. Satan will come after you with everything he can find to deter you and cause you to say, “This doesn’t work!” I speak from experience.

In the beginning of our walk in faith in the area of finances, Glenda and I were blessed with enough money to go on a much needed vacation. We were very pleased that our tithing was helping in the church and that we were seeing blessings in our savings account. We took the vacation, but after we left home I realized that I had not paid some of our personal bills. They would be past due when we got home. That added stress to the vacation right from the beginning. When we got home, I wrote a check for each bill and sent them right off. Soon, our checks began to bounce. In my hurry to get the bills sent off, I missed writing down the mortgage payment. I bounced ten checks in the next ten days, and it cost me over \$300 in NSF charges. I was furious! I was angry with myself for making the stupid mistake. I was angry with God for not helping me see the mistake. I was angry with the bank for taking my money. Then to add insult to injury, the only check the bank actually returned was my tithe check. What a blow to my pride as I was the pastor of the church!

God was gentle with me, as He has been in many situations in my life. His grace settled me down to the point that I could think straight. I realized that something bigger was working in this since my tithe check to the church was the only one that was actually sent back by the bank. I repented

of my anger toward God, and sent it off toward Satan. I literally spoke to him and told him that he would pay for this in a way he hadn't expected. I got in Satan's face. Then I got aggressive with the things God had showed me. First, I repaid the tithe. Then, I dug into the little that was left in our savings and made an offering to the church equal to what the NSF charges had cost us. It took us to a zero balance in our savings account, which was uncomfortable for me with taxes and other expenses coming up. However, God was honored in the process, and it served notice to Satan to not mess with me in that manner again. I learned a strong lesson from my experience and we have never bounced another check since that time.

That one incident, whether it was from Satan or my own stupidity, could have stopped us cold in our quest to find God's will for our finances. I dealt with both the embarrassment of bouncing the check and uncomfortable feelings in our aggressiveness toward the kingdom of God. Others have told me they quit tithing after similar situations. Instead, it purified and strengthened our resolve to serve God with our money and other resources.

Responding to God's promises with your faith will stretch you and, more than likely, put you into uncomfortable places as you learn. You have to come through with determination and a warrior attitude that you will win. Whatever happens, you must make God the victor in the realm of financial prosperity. Trust me. In the big picture, you have been created to win. Stand firm! Stay faithful! Aggressively push through any struggles or setbacks in life with God's kingdom principles.



Put the Bible definition of faith into a clear, concise definition that you can explain to others. \_\_\_\_\_

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What is the substance and what is the evidence of faith? \_\_\_\_\_

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Why is it important to be stretched in our faith? \_\_\_\_\_

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How do my words and the faith of God work together or against each other? \_\_\_\_\_

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When we command our “mountains” in life to go throw themselves into the sea, what should we expect to happen? \_\_\_\_\_

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Do you have the faith that it will take to put away the ways of the world and begin to walk in the ways of the Kingdom of God? \_\_\_\_\_

Bow your head and pray this prayer now before you go any further. Let the Holy Spirit clearly guide you and mold you into the person God wants you to be.

*Dear Heavenly Father,*

*I come to you with new teaching that I have never heard before. I pray for your Holy Spirit, the Spirit of truth, to show me your desires for my finances. Forgive me for being involved in ways that do not glorify you with my money. Purify my mind and spirit from unholy ways of handling my financial business. Now, in that purity fill me full of your understanding and your desires for my life.*

*In Jesus' Name I pray,*

*Amen*

Paul writes in Romans 10:17, “*Faith comes from hearing the message, and the message is heard through the word of Christ.*” If your faith is wavering at this point, get into the Word of God. Put His Word into your head and meditate on it. Ask Him to move it to your heart. Meditate on the verses below and other verses about money in the Word of God.

*Proverbs 3:5-10—Trust in the Lord with all your heart and lean not unto your own understanding: in all your ways acknowledge him, and he will make your paths straight. Do not be wise in your own eyes; fear the Lord and shun evil. This will bring health to your body and nourishment to your bones. Honor the Lord with your wealth, with the first fruits of your crops; then your barns will be filled to overflowing and your vats will brim over with new wine.*

*Psalm 65:4—Blessed are those you choose and bring near to live in your courts! We are filled with the good things of your house, of your holy temple.*

*Jeremiah 29:11—“For I know the plans I have for you,” declares the Lord, “plans to prosper you and not to harm, plans to give you hope and a future.”*

## Chapter Two

# God Wants Us To Change Our Attitude Toward Money!

*Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is – his good, pleasing and perfect will. — Romans 12: 2*

In a world driven by wealth and possessions, you may have a lot of questions, and even some misconceptions, about money and wealth and the place that it has in the church. Because of wrong attitudes toward money, many people in the church struggle constantly with their finances. They are either on the edge of bankruptcy, living from paycheck to paycheck, or in love with their money and possessions. Few people have any understanding of why God wants to bless them with a lot of money. Jesus wants the people, who make up the church, free from bondage and oppression (Luke 4:18,19). That would include bondage to a lack of money and an abundance of debt. He also wants us to open our eyes and see the purpose for wealth. He wants us to live in abundance (John 10:10) as we serve God (Matthew 25:31-46). We live with a vast potential for increase through our service to God (Luke 6:38). The questions and misconceptions that decrease our ability to gain wealth come from false teachings about money, personal wealth and the church. These teachings have passed down through generations, and have become negative strongholds against God's kingdom way of doing business (Matthew 6:33). In order to break this bondage, we have to turn around our thinking and reprogram our understanding about money and wealth.

Jesus was very specific about the difference between the world's way and God's way. In His prayer, recorded in the gospel of John, Jesus says, *"I have revealed you to those whom you gave me out of the world"* (John 17:6). We are followers of Christ Jesus, and we should separate ourselves from the world's way of doing things. Jesus goes on to say, *"They are not of the world anymore than I am of the world. My prayer is not that you take them out of the world but that you protect them from the evil one. They are not of the world, even as I am not of it. Sanctify them by the truth; your Word is truth. As you have sent me into the world, I have sent them into the world. For them I sanctify myself, that they too may be truly sanctified"* (John 17:14-18).

Jesus recognizes that there are two systems. When we follow Him, *“the way the truth and the life”* (John 14:6), we are separated from one system and placed into the other. We live in the world, but we are not to act like the world or participate in worldly things. As we begin to learn how to operate in God’s kingdom system, we find that the truth sets us free from any bondage that we might be living under (John 8:23).

I have experienced seven attitude changes that have changed my life and my finances. These changes have also made a huge difference in what our church has been able to accomplish in our service to the kingdom of God.

Attitude Adjustment Number One

**Worldly Attitude:  
Learn how to borrow  
money effectively.**

**Kingdom Attitude:  
Don’t borrow money  
from anyone.**

When I turned sixteen and wanted to buy my first car, Dad took me to his bank. He introduced me to his loan officer. The banker was kind. He told me that anytime I needed to borrow money from his bank I could, because my Dad had established such great credit. I walked out of there proud of my father and proud that the Turner name meant so much to the business community. I learned a valuable lesson that day on integrity, honesty and holding true to my word by making my payments on time. There was nothing wrong in any of those characteristics of an honest

businessman, *except* I also learned that anything I wanted could be bought on credit. My Dad was a Christian, but he hadn't been taught the difference between the two systems in the area of finances. I, too, was introduced to the world's system of finances instead of God's system. By age forty, I was in debt over my head, because what I bought could always be paid for a little bit each month. The trouble was that I couldn't make enough to cover the "little bit" that it took to pay off the debt load I had accumulated! Today's economists tell us that most of the people in the United States are facing this same financial problem. It doesn't have to be that way!

God's Word is very specific about borrowing. He says, "Don't do it." In Proverbs 22:7 we are told, "*The borrower is servant to the lender.*" In Deuteronomy 15:6 Moses writes, "*For the Lord your God will bless you as he has promised, and you will lend to many nations but will borrow from none. You will rule over many nations but none will rule over you.*" The connection is that when you borrow anything from someone, you become a servant to him. He will rule over you until the last penny is paid back. Many of us are ruled by payment schedules, interest rates and late payment fees, because we have bought so many things on credit. While we live with an abundance of toys and conveniences, we live in hard bondage as slaves to borrowed money.

I know from experience that paying our bills can become an absolute nightmare. We avoid this nightmare experience as long as possible! We put off paying the bills until they are past due, and we can't avoid them any longer. That complicates our finances even more with extra interest, late payment fees and debt collectors calling our home and work. *God did not intend for money to rule us, but for us to rule our money.* I realize now that Dad would have added more strength and character to my life had he taught me the financial principle of *no debt*, and, then, showed me how to hold to it.

Borrowing money takes away from God's promises to supply all of our needs. Borrowing money from the world banking system is backward to what Jesus taught about the transfer of money in Luke 16:9. He says, "*I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.*" When we borrow money from the world's system, it all has to be paid back, with interest. When we sign on the dotted line for borrowed money, we make the statement, intentional or not, "God you are not big enough to handle my needs. I have stronger faith in the banker and my own personal characteristics than I do in you."

Several things were set into place in the spiritual realm when my Dad taught me about borrowing money. They would have a negative effect on my personal finances for years to come. They would also have a negative effect on the ministry of the church I was a part of. While I was busy making late payments, interest payments, bounced check fees and whatever other payments the kingdom of the world could squeeze out of me, I was irresponsible to the kingdom of God. God had a specific purpose for me to advance His kingdom with the money I was able to earn. Paul wrote to the people at Ephesus, "*In him we were also chosen, having been predestined according to the plan of him who works out everything in conformity with the purpose of his will, in order that we, who were the first to hope in Christ, might be the praise of his glory*" (Ephesians 1:11, 12). I was not bringing glory to God with my finances. The ability to gain wealth that God had put into my life was being misused and mistreated by my spending and paying habits. I finally saw that I had a responsibility to God with my money. I realized that Jesus was talking directly to me in Luke 16:10 where He says, "*Whoever can be trusted with very little can be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?*"

I realized several things about myself. I was certainly dealing with very little in my life. I was raising four kids and didn't have the money to even buy them socks. I had not been trustworthy with my money in the world system or God's system. I was so desperate for money that I turned into a cheat and a thief. It didn't take a genius to see that godly wealth was never going to come with the financial principles that I was practicing. Any ability that God had put within me to make money (Deuteronomy 8:18) was being blocked by my lack of knowledge of His financial principles and the purpose of that money. In Hosea 4:6, God says, "*My people are being destroyed from a lack of knowledge.*" My finances were a mess, and my life was falling apart, because I didn't have the knowledge of what God wanted from me.

But God was gracious to me; He showed me His way of doing things. It begins with Matthew 6:33. Jesus says, "*Seek first the kingdom of God, and his righteousness, and all these things will be given to you.*" God has a kingdom that is coming when Jesus returns. He also has a kingdom way of doing business right now. Jesus demonstrated it in everything He did. These are the things that we should aggressively go after (seek first) in our daily living. This is what Jesus meant in Matthew 11:12 when He said, "*From the days of John the Baptist until now, the kingdom of heaven has been forcefully advancing, and forceful men take hold of it.*" We need to learn ***forceful kingdom principles*** to do the kingdom business that God has planned for each of us! Then we need to begin to apply those principles to fit God's desire for our lives.

**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. Deuteronomy 8:18**

## Attitude Adjustment Number Two

### Worldly Attitude:

The things of the world are normal, and the church is out of line with reality.

### Kingdom Attitude:

The church is at its best when it is working completely upside down to the expectations of the world.

I have learned the wherever God has something good for us, Satan will build a counterfeit. Past generations learned the counterfeit principles, and thought them to be the real, or normal, way of doing things. We must learn to recognize the counterfeit principles, the things that are backward to what God wants for us! Any retail business that is taking in lots of cash has to teach their cashiers to recognize counterfeit bills and forged checks. Remember, *“The thief comes to steal and kill and destroy”* (John 10:10). In the case of counterfeit bills, the counterfeiter doesn’t care what it does to you as long as he comes out ahead. It doesn’t matter to him whether you are rolling in the bucks or on your last one. He will take whatever he gets. If you have to close your business because of great losses, he really doesn’t care. In the spiritual realm, the counterfeiter (Satan) has a greater stake at risk than just making a buck. Besides stealing from you and God, he is out to destroy and kill! We must realize that he is purposefully going after your finances with the intent to destroy everything that is good about you, your

family and your church!

Satan is in the business of counterfeiting. We can see that all the way through Scripture once we get the concept. It is easiest to see in the book of Revelation. God is sending His Son, Jesus Christ, back to the earth to establish a kingdom for the righteous. Jesus will be the King of Kings and a High Priest to His people. In the Tribulation Years, when Satan thinks he has control, he raises up the Beast (Revelation 13:1-2) to rule in the physical government over the people, and the False Prophet (Revelation 16:13) to represent him in the spiritual realm. This is a direct counterfeit to the plan and direction that God wants. It is opposite of what God wants for His people.

Think about this before you sign your next loan application. Many of us are refinancing our homes to get equity to pay off other borrowed money and credit cards. In Luke 16, Jesus talks about the shrewd manager who made friends with worldly wealth. In one of the hardest parables to understand, Jesus said, *“I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings”* (Luke 16:9). It takes some sorting out to understand what Jesus is saying.

First of all, when we are using our wealth to advance the kingdom of God, is that worldly wealth or kingdom wealth? I believe it is kingdom wealth once it comes out of the world and into the believer’s hands. It is then our wealth? It is then our responsibility to use as much wealth as we can get from the world system and put into the kingdom system. When you draw a paycheck from a non-Christian organization and pay tithes and offerings on that income, you sanctify that income. The whole income becomes kingdom wealth. There is a transfer made from one system to the other. God is pleased with your actions. According to Scripture, you win eternal rewards for doing so. But, when you use kingdom wealth to borrow

money that you have to pay interest on, that interest is taking kingdom wealth and putting it back into the world system. This is backwards to what Jesus wants to happen. It is the counterfeit that Satan is trying to slip by us.

This is why God does not want us to borrow money and become a servant to our lender. Jesus did not say, “Use worldly wealth to make friends so that they will welcome you into **worldly places**.” He did say, “*Use worldly wealth to make friends that will welcome you into **eternal places**.*” God intends for us to take wealth from the world’s system and use it to pass God’s blessings on to others. He will bless us with everything that He has once we see this concept and begin to protect His kingdom wealth from the kingdom of darkness. Paul wrote in II Corinthians 8:7, “*But just as you excel in everything-- in faith, in speech, in knowledge, in complete earnestness and in your love for us – see to it that you also excel in the grace of giving.*” God is in the business of giving and He wants us to join Him in His work!

When we are living by any principles of the world and not by the principles of God, we are blocking blessings from God. Think of it this way. How many times have you tried to water your lawn, only to find a tiny trickle of water coming from the hose? The water flow is blocked by a kink in the hose. God wants us to have a full blessing flow in our lives. When sin gets into our living, it blocks the blessing flow to you and to others around you. While we might have the necessary resources in some parts of life, those blessings that are blocked will affect other parts of life like peace in our marriages and our family relationships. God wants to bless us for the sake of making life easy. Are there things blocking your blessing flow?

**They are not of the world, even as I am not of it. Sanctify them by the truth; your word is truth. John 17:16-17**

## Attitude Adjustment Number Three

**Worldly Attitude:  
People who belong to  
the church should be poor.**

**Kingdom Attitude:  
People who belong to God  
should live with abundance.**

Not only have we learned a world system of using our wealth and paying interest on borrowed money, but we have wrong teachings coming from the church. In Luke 10:25, Jesus said, *“It is easier for a camel to go through the eye of a needle than a rich man to enter the kingdom of God.”* Is that true or false? Of course it’s true, but Sunday school teachers and preachers have gone further and taught, “We should be poor because it is bad to be rich!”

They backed that teaching with another text, Luke 16:13, which says, *“You cannot serve both God and money.”* For years I was taught that I was truly blessed because I was poor. But while I was poor, I didn’t feel very blessed! While I was poor, I saw what seemed to be some terrible inconsistencies in Scripture about prosperity. While I was poor, the church leadership struggled to pay its bills and never had enough money to do anything they wanted to do. The church building’s maintenance was in shambles. Ministry always lacked professionalism and luster. There was never anything exciting happening, but we were all expected to be happy. We didn’t have the obstacle of riches to keep us from the kingdom of God! We lost

years of abundant life in serving Jesus, because no one ever went on to read the rest of the story. Let's look at what my Sunday school teachers left out of their teachings.

In Mark 10, Jesus told the rich young ruler to sell all that he had and give it to the poor. This man wouldn't do it. Mark 10:22 says that he went away from Jesus sad. Jesus caused this man to look into his own heart and see exactly where his love was. The man was sad because he discovered he loved his money more than he loved working with God in a valuable kingdom work— taking care of the poor! That is why Paul could write, "*The love of money is the root of all evil*" (I Timothy 6:10). The pastors and teachers in my past always stopped there, but Jesus didn't! He went on to say that anyone who gives up what they have for Jesus, and the gospel, "*will receive one hundred times what they gave up in this present age and in the age to come, eternal life.*" Think about it! Whatever that young man had given up, Jesus said he would have received one hundred times more *in this age*! Why would Jesus do such a thing? I believe he would do that because down the road he would need more resources. He would turn to this man, who is the arms and legs of Jesus, again to stretch his faithfulness to the kingdom of God. Read it for yourself in Mark 10:30.

Until recently, I never heard anyone teach or preach on this hundredfold return on what we give up for Jesus. If more preachers and teachers would teach this truth, the church would not go through life broke and struggling for success. God is a God of increase; He is not one who wants us to live life broke and miserable. Consider what Deuteronomy 16:15 says, "*For the Lord your God will bless you in all the work of your hands, and your joy will be complete.*" Satan is the thief that comes to steal and kill and destroy. He is the one that wants us to believe we should be poor, not God.

III John 1:2 reads, "*Beloved, I wish above all things that you may prosper and be in health, even as your soul prospers.*" There are a couple of

hundred verses throughout Scripture that talk about prosperity and wealth and abundance in all areas of our living. Take time to get a concordance and look up all of these texts. See how they will change your way of living and, ultimately, your life.

#### Attitude Adjustment Number Four

**Worldly Attitude:  
All the church is after is  
my money.**

**Kingdom Attitude:  
By renewing our minds with  
God's Word, we will make  
more money than we ever  
expected, and the church  
will automatically advance.**

The fourth problem that is closely connected to the others is a direct lie from Satan. Many people I talk with tell me, "All the church is after is my money." When we examine what has happened in their lives, it would seem that this is true. I have heard horror stories about how some churches have dealt with people and their money. Some churches have a mafia-like approach to fundraising. They send bills to their people with designated amounts "due" for the building fund and send out enforcers if the money doesn't come in. I have heard of people being humiliated in public church meetings because they have not given their tithes and offerings or kept up

with their payments on a pledge they had made.

At New Life Bible Church the pastors do not know what is given by whom. We have a separate team that records the tithes and offerings of everyone in the congregation. We do not want to know because there is always the possibility of showing favoritism to those who give and the possibility of some form of disrespect to those who don't. Our job is not to judge those who don't understand God's financial principles. Our job is to teach everyone what God expects from them and help them to reach out in faith to Him through their giving.

Another problem is greed that people see within the church. For some ministries it goes beyond needs and comes right down to greedy leadership. I have heard preachers say, "If you will give to my ministry, you can make God show up in your lives. When God shows up you will become rich." Poor people give their money for the purpose of getting rich. Instead they get poorer and poorer while their pastor is living a lavish lifestyle. He continues to teach, "If you will just give a little more, you can live like I do!" On top of that, recent church history shows certain church leaders have squandered money given by faithful people for drugs, prostitutes and incredible excess with material things.

In all of these examples, God's instructions about finances have been perverted and twisted. Because of these injustices within the church, people have an aversion to hearing preaching about God's financial principles. That aversion has caused too many pastors to neglect the true message. This life-changing message is not being taught because pastors are afraid of losing members from their congregation. We leave the way to wealth to "get rich quick" hucksters on TV infomercials; they promote anything and everything to make a buck. God wants you to be prosperous (Proverbs 8:17-21)! He has set principles into place that will change your life. He will in-

crease your finances and change your attitude toward both your money and your church if you will listen carefully to His Word.

To be obedient to His Word, we have to first know His Word. Romans 12:2 says, *“Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God’s will is-- His good, pleasing and perfect will.”* My prayer is that this book will show you how to renew your mind about God’s financial principles. I pray that you will then take what you have learned and make it work in your faithfulness to God.

Attitude Adjustment Number Five  
**Worldly Attitude:**  
Pick and choose whatever  
you like whenever you like.

**Kingdom Attitude:**  
Jesus said, “If you love  
me, you will obey my  
commandments.”

Before we look further into God’s Word to find these principles about financial freedom, we must understand three basic ideas. My mom used to bake the most wonderful chocolate cake from scratch. One day she wised up and she taught me how to bake the cake. I learned a lot from the experience, and gained a few pounds along the way!

The first basic idea is this— **working in the spiritual realm is like baking a cake.** If there are ten ingredients in that cake, you had better get them *all* in there, in the proper order, and in the proper proportions. If you do that, you will have a cake that looks good and tastes good.

The second basic idea is similar, and also has to do with the ingredients of a cake. **You can't pick and choose what you like and what you don't like.** If you add ingredients that you like and leave out ingredients that you don't like, you will have a disaster. For example, you might like sugar by itself, but think that white flour tastes funky by the spoonful. If you substitute extra sugar for the flour, the end result will not be what you expected. What you get might look something like a cake, but it certainly won't taste like what you had hoped for.

The third basic idea is: **God is supplying all the ingredients for successful finances.** They are readily available to us (James 1:17). Our problem is we add what we like and subtract what we don't like. Our finances only look similar to what God meant them to be. We may have a house, cars and a checkbook, but we live in fear over how we are going to pay for everything. We are trying to have the abundant life by living with the ingredients mixed together in all the wrong proportions. We are trying to live the abundant life outside of God's kingdom principles.

If we claim to be a Christian, a follower of Christ Jesus, we can't pick and choose what we will follow from God's Word. It will do us no good to try to follow principles that will enhance the resources for the kingdom of God and live a life of sexual impurity as we cheat on our wife, look at pornography or lust over the secretary at work. We can't claim to be a Christian and cheat, lie and steal to get ahead in life.

In the same manner, it does no good to believe God for prosperity if

we are not going to be faithful to what He tells us to do with that wealth. If we hoard it and refuse to pass it on, we will block our ability to continue to successfully prosper. Look at the man who prospered so well in Luke 12:13-21. Read the story and see that God called him a “fool” (verse 20)! This man hoarded his wealth and didn’t do anything to help those around him. God demanded his life that night, and he died. Jesus goes on to say, *“This is how it will be for anyone who stores up things for himself but is not rich toward God”* (verse 21). We might not physically die and be buried, but we will live life in dead marriages, with dead finances and a very dead lifestyle. Think about what you are doing to your very existence through your unwillingness to give God what He expects from you—while claiming to be a follower of Jesus!

### Attitude Adjustment Number Six

#### Worldly Attitude:

Spend your money on whatever it takes to feel good about yourself.

#### Kingdom Attitude:

God will use you and your money to help others who will give thanksgiving to God.

Let’s go back to the subject of “All the church is after is my money!” We need to understand this! The church *is* after your money! The institution of the church as you know it, with a building that sits on a specific street or road, needs money to operate. It has gas and light bills, salaries to pay, and

ministries to operate. There are widows and orphans to look after and community concerns that need support from the church. All of the events that take place in your church from the Sunday morning worship service to the youth drama team practice need money to operate. There is need for soap to wash dishes in the kitchen and gas to run the lawn mower in the summer. There are scratches in the walls that need to be repaired and carpets that need to be cleaned. The more active and successful your church is, the more money it needs to just keep ahead of the maintenance. Several hundred people moving through a building each week takes a terrible toll on building maintenance alone. And, that doesn't count anything toward winning lost people to Jesus Christ in the neighborhood around you or on a street corner in South Africa!

We are in the world. The church, as an institution, must operate in an honest manner by paying our bills and paying them on time. Anything less shows a lack of integrity and honesty by those who are accountable to the name of the church and to the name of Jesus Christ! You would be absolutely shocked by the number of businesses that don't want to do business with a church because they have been left holding outstanding bills from other churches in the past. That is a terrible mark against the body and the name of Jesus Christ. The life and ministry of the local church is totally dependent on, and operates in direct proportion to, the amount of money that comes through the offerings collected in your church! Yes, I will say it again. The church *is* after your money! But, I will add, when that money is handled righteously and properly, the kingdom of God will push forward into Satan's kingdom of darkness. When that happens, your life and the life of your family and the community around you will change for the better. You will reap incredible benefits from your generosity (See II Corinthians 8:13-15).

At New Life Bible Church, we sit down at the end of every year and

project a budget for the year to come. We compare the projected budget and the actual outcome for the year past. Every year but one, we have surpassed our projected income for every ministry in the church. In 2007 we missed our projected general income, which is what comes in through our tithes and offerings, by one half of one percent. At the same time, we shot through the ceiling on specified offerings with 200% more than we had projected.

I tell you this because we have found that in our faithfulness to Him, God provides the resources we need regardless of what is going on in the economy around us. The year 2007 was a rough year for everyone economically. Gasoline prices rose significantly, taking groceries and other consumable goods with them. We were in the beginning stages of a building project in the spring of 2007. The cost of building supplies sky rocketed after the Katrina disaster in Mississippi and Louisiana. As summer approached, the price of everything was climbing while our disposable incomes stayed the same. What people were giving to the church seemed to be whittled away daily.

But God provided! We came through a difficult year, and we continued to be a huge part of the blessing flow God intended us to be to the communities around us. The temptation was to cut back in every ministry as our tithes continued to drop. We didn't. We continued to sow seed to bless the people that God put in our paths, and we prospered.

Then came the economic devastation of 2008! It made 2007's problems look like a picnic in the park. (Unfortunately, I don't think we have seen anything yet as we now head into 2009! We will look more at what God's Word says about financial devastation in the world economy in later chapters.) We as Christians must remain faithful in everything we do with our finances as we go through this.

As things continue to get worse, our faith begins to shake. We have to look at the Word of God for our strength. David summed it up in Psalm 27:6. He wrote, *“Then my head will be exalted above the enemies around me; at his tabernacle will I sacrifice with shouts of joy; I will sing and make music to the Lord.”* Our *“enemies”* today are higher prices for everything we need and lower salaries. We are all feeling the economic crunch, but we must remain faithful in our worship and our service to the Lord. God is providing for our needs; He will bring us through tough times. I have to shout for joy with the words of David in Psalm 27:13-14. *“I am confident of this: I will see the goodness of the Lord in the land of the living. Wait for the Lord; be strong and take heart and wait for the Lord.”*

### Attitude Adjustment Number Seven

**Worldly Attitude:**  
Change is difficult, and we should try to avoid it at all cost.

**Kingdom Attitude:**  
We have new life in Jesus Christ; the old is gone and the new has come. Change is a must in the body of Christ!

Developing financial freedom takes some changes from the way things have always been done. The worldly process that is in place now is easy, since we are familiar with it. Changing to what God wants from us is

hard! Our grandparents and parents borrowed money and paid interest. We are doing the same. Unless something changes, so will our kids. Someone has to be willing to step out and make the changes that will break this way of doing things. Some changes have to take place to get from the world's way of dealing with finances to God's way. Change does not come easily. Let me give you an example.

When we go to the grocery store, we know the process to buy something. We cannot walk into the store and expect to get a loaf of bread without some form of payment in our pocket. Years ago, parents sent their kids for groceries, and they would tell the store owner, "Put it on our tab!" The old "Ma and Pa" grocery stores extended credit to everybody in town, whether they could pay their bill or not.

In the early 1970's, I bought one of those "Ma and Pa" grocery stores. I tried to bring it out of the old way of doing things and into the modern way. One of the first things I did was quit taking on new credit accounts, and I began to cut off the old ones. You would have thought I was trying to start a revolution against the federal government. Now if you go to the store, you need to have cash, a check, a credit card or a debit card. Everyone knows the system and what is expected; we go along with it.

This book is an attempt to bring followers of Christ Jesus out of the old way of doing things into a new, kingdom way that we are not used to. There will be those who scream and kick, and those who will refuse to move into the new system. They will remain where they have been, in their misery and discontent, just because "it has never been done that way before." Some pastors and teachers will warn that "this thinking is dangerous." (It can be if it is not received by the reader in the spirit *of making a difference for the kingdom of God.*) Some pastors and teachers will let their people stay in bondage to poverty before they will be open to change. They will

quote verses that talk about the blessings of the poor. But for every verse that talks about being poor and blessed, there are hundreds that talk about being blessed with prosperity and wealth. God did not mean for us, His kingdom workers, to be poor and inadequately equipped to move His kingdom forward toward the second coming of Jesus. If you want to be a part of something exciting as the Holy Spirit moves, join in by supporting God's kingdom with your wealth! He promises to give us His energy and power to get the job done (Colossians 1:29). I invite you to aggressively join me as we set out to forcefully take new ground for God's kingdom (Matthew 11:12).

*To this end I labor, struggling with all his energy, which so powerfully works in me. Colossians 1:29*

*From the days of John the Baptist until now, the kingdom of heaven has been forcefully advancing, and forceful men lay hold of it. Matthew 11:12*

Before you go on to the next chapters, look carefully at these seven attitude adjustments that must happen. Far too many of us have been taught wrong. Each one of us must purposefully change his mind and his attitude toward money and financial freedom. If you are willing to make these adjustments to your attitude about money, read the rest of the book with an open mind. The concepts you read are from the Word of God. Use the margins on the pages of this book to write your questions and thoughts about what you have already read. Use the study guide at the end of each chapter to push the answers deeper into your heart. Spend time in prayer; search God's Word before going on with the rest of the book.

**But when he, the Spirit of truth, comes, he will guide you into all truth. He will not speak on his own; he will speak only what he hears, and he will tell you what is yet to come. John 16:13**

**Attitude Adjustment Number One**

**Worldly Attitude:**

**Learn how to borrow money effectively.**

**Kingdom Attitude:**

**Don't borrow money from anyone.**

**Attitude Adjustment Number Two**

**Worldly Attitude:**

**The things of the world are normal, and  
the church is out of line with reality.**

**Kingdom Attitude:**

**The church is at its best when it is  
working completely upside down to  
the world's expectations.**

**Attitude Adjustment Number Three**

**Worldly Attitude:**

**People who belong to the  
church should be poor.**

**Kingdom Attitude:**

**People who belong to God should  
live with abundance.**

**Attitude Adjustment Number Four**

**Worldly Attitude:**

**All the church is after is my money.**

**Kingdom Attitude:**

**By renewing our minds with God's Word,  
we will make more money than we ever expected,  
and the church will automatically advance.**

**Attitude Adjustment Number Five**

**Worldly Attitude:**

**Pick and choose whatever  
you like whenever you like.**

**Kingdom Attitude:**

**Jesus said, "If you love me, you will  
obey my commandments."**

**Attitude Adjustment Number Six**

**Worldly Attitude:**

**Spend your money on whatever it  
takes to feel good about yourself.**

**Kingdom Attitude:**

**God will use you and your money to help  
others feel good about themselves.**

**Attitude Adjustment Number Seven**

**Worldly Attitude:**

**Change is difficult, and we should avoid  
it all cost.**

**Kingdom Attitude:**

**We have new life in Jesus Christ; the old is  
gone, and the new has come. Change is  
must in the body of Christ!**

God has a system for us in the realm of finances, and it goes against what the world system teaches. The next three chapters list twelve principles that are a big part of God's system of finance. I am not saying that these are the only things you need to do. Everybody's situation and effort are different. But these twelve principles will help you see that God's system is not the same as the world's system. Read on to see what the Scripture teaches about God's financial plan for His people.

# Chapter Two Study Guide

Why is it important for us to change our attitude about the money we make? \_\_\_\_\_

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How do we change our attitude toward the money we make so we can use it effectively for the kingdom of God? \_\_\_\_\_

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What are the two systems that we must learn to function in, and what is the basic difference in those two systems? \_\_\_\_\_

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Why does God not want us to borrow money? \_\_\_\_\_

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What does it mean to you to “forcibly take the kingdom of God?” \_\_\_\_\_

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Why is God’s “normal” different from the world’s “normal?” \_\_\_\_\_

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Paul writes in II Corinthians 8:7 that we are to “excel in the grace of giving.” Why is that? \_\_\_\_\_

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If you are experiencing a blocked blessing flow, what do you think might be causing it? \_\_\_\_\_

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Why are people so resentful to Biblical teaching about money in the church? \_\_\_\_\_

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Why is knowledge of God's Word important to success and prosperity in life? \_\_\_\_\_

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Do you understand all of the attitude changes that are proposed in this chapter of the book? Which one is most important for you personally?

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## Chapter Three

# God's Will Concerning Giving

Twelve Principles of God  
For Financial Freedom

*For my thoughts are not your thoughts, neither  
are your ways my ways, declares the Lord. As  
the heavens are higher than the earth, so are  
my ways higher than your ways and my  
thoughts than your thoughts – Isaiah 55:8, 9*

These twelve principles for financial freedom have changed my life, my attitude toward money and the direction of my ministry. Since I have incorporated these principles into my lifestyle, my personal finances have changed greatly. My ministry at the church has been freed from a fear that if I talk about money, people will leave.

Because of that, the attitudes of our people are changing as their finances are getting better. As a result, the tithes and offerings of the church increase month after month. And, as a result of that, the ministry level of this part of the body of Christ increases month after month. People are excited about what they are doing and how they are ministering to the community around us. Excitement breeds excitement, and new people are searching us out daily. Lost people are coming to the saving knowledge of Jesus Christ, and people who have fallen away from Him are coming back. God does not want His people to live in lack. He wants us to prosper so we can be a blessing to others and push forward His kingdom. Here are the twelve principles that will change your life. Notice that each principle is taught in both the Old Testament and the New Testament; each one is solid throughout all of Scripture. I urge you to read these principles carefully. Then go to work and incorporate them into your daily lifestyle.

## **Principle #1—Abraham's Blessing**

In Genesis 12:1-3, God made a covenant with Abraham. He told Abraham to go into a new land. This had to be done strictly by faith since God said He would show Abraham where this land was only when he arrived (Hebrews 11:8). In return, God promised to bless Abraham *for the purpose of blessing others around him*. In this Old Testament covenant, God set into place the concept of being blessed so that we can be a blessing to

others. A lifestyle of poverty, living with just enough to make it from paycheck to paycheck, or living in abundance with greed, makes it extremely difficult to be a blessing to others around us. God wants us to be free with all of our resources so that we can be a blessing to those who need them (Hebrews 13:16). He has promised that if we will be a blessing, He will bless us and cause us to prosper.

In order for this to happen, we must not be working just for the sake of accumulating more wealth for ourselves (Matthew 6:19). A lifestyle of greed doesn't bless others. God has given us abundance for the sake of helping those less fortunate (James 1:27). Our abundance can come through salaries, personal gifts and investments. It can flow to others through the generosity we show toward the kingdom of God. With our generous giving, we can support the work of the local church ministries and help others across the nation and around the world! Hungry children can be fed. Unwed mothers and hurting families can be ministered to and guided to a better lifestyle. Your children can learn about the love God has for them. In a world full of greed and selfish attitudes, an attitude of blessing can abound through God's promise to Abraham, and to us (Galatians 3:29)!

Who should we be a blessing to? God speaks throughout Scripture about blessing others around us. First of all, our lifestyle is to be a blessing to the Lord! I recently taught about God's favor and used the example of a sixteen-year-old son or daughter. If that child is rebellious, lazy and uncooperative, it is incredibly difficult to extend favor to them. We love them because they are our child, but we don't have to give them the keys to our car for a Friday night date. We will feed them and give them a roof over their head, but we don't have to give them \$100 to go to the mall. Because they treat us with disrespect and rudeness, no one is blessed. They extend very little blessing to us, and we extend little blessing to them. More than likely, their actions will result in a heavier workload and a greater struggle for them to get through life, even though we might have the resources to

lighten that load. When we treat Jehovah God the same way, we are not blessing Him with our lifestyle. David wrote in Psalm 16:7, *“I will bless the Lord, who hath given me counsel.”* David understood his need to bless God with his thoughts and actions.

On the other hand, when we are a blessing to God, we open the door for Him to pour out His favor on us. Deuteronomy 28:1-2, says, *“If you fully obey the Lord your God and carefully follow all of his commandments I give you today, the Lord your God will set you high above the nations on earth. All these blessings will come upon you and accompany you if you obey the Lord your God.”* We must learn to live a life full of blessing to the Lord! Those blessings to God include righteous living, fellowship with Him in prayer and Bible study, concern for others that He puts in our path, and obedience to the prompting of the Holy Spirit.

The same God, who constantly instructed His people to help widows and orphans (James 1:27) and to care for the less fortunate and aliens (Isaiah 58:6&7), expects us to be a blessing (do good) to all people (Galatians 6:10). When we are in the business of doing good deeds for the people God created, we are promised blessing on ourselves in “due time”, or at the proper time. These good deeds that we are doing are actually fulfilling God’s purpose for us. *“For we are God’s workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do”* (Ephesians 2:10). God directs our footsteps by His Word (Psalm 119:133). He knows that at a certain time and in a certain place two people are going to meet. If we are in tune with God’s wishes for us, we will open the door for an elderly woman as He directs us to do. If we are not in tune with God, we will push on past her and let her struggle to open the door on her own. If we are seeking God’s will, we will seek His voice. Because we hear Him speak, we will bless someone when a love offering is taken up while others shrug it off. They will miss an opportunity to be a blessing to God and man! God will not let a blessing from one person to another go

unnoticed. Proverbs 19:17 says, *“He who is kind to the poor lends to the Lord, and He will reward him for what he has done.”*

Another area of blessing is to those who are outside of the body of Christ. Luke 6:28 tells us, *“Bless those who curse you and pray for those who mistreat you”*. Romans 12:14 tells us, *“Bless those who persecute you!”* You might respond, “Oh, come on, Pastor! Are you out of your mind?” Hey, I didn’t write it! Take it up with the author! God wants us to be a blessing to the people who He puts around us. Just because someone is missing their chance to be a blessing to you, doesn’t give you the right to withhold a blessing from them. Be a blessing, with no strings attached! Luke 6:35-36 says, *“But love your enemies, do good to them and lend to them without expecting to get anything back. Then your reward will be great, and you will be sons of the Most High, because he is kind to the ungrateful and wicked. Be merciful, just as your Father is merciful.”*

We are to be a blessing to ourselves! In Genesis 12, where God is talking to Abraham and telling him that he will be a blessing, we see a peculiar phrase used in certain translations of the Bible. In the King James and the New International Version Genesis 12:3 says, *“and all the people of the earth will be blessed through you.”* That translates differently in the Revised Standard Version. It says, *“And all the people of the earth will bless themselves.”* The idea is that by their obedient actions to the covenant made between God and Abraham, the people of the earth will bring blessings down from God on themselves. Jeremiah 4:2 (KJV) uses the same language about the blessing flow. It says, *“And all the nations shall bless themselves in him, and in him shall they glory.”* Paul writes in Titus 3:8, *“stress these things so that those who have trusted in God may be careful to devote themselves to doing what is good. These things are excellent and profitable for everyone.”* We can devote ourselves to God and the good things He wants us to do. Therefore, we can bring blessings on ourselves with our decisions and actions. Those good things are excellent and profit-

able to everyone, and that includes to ourselves!

## Principle #2—Obedience

God has laid out His plan for us in His Word, our Bible. He clearly expects us to be obedient to His commands. In that obedience, we come under the covenant that God made with Abraham and Abraham's people. Galatians 3:29 says, *"If you belong to Christ, then you are Abraham's seed, and heirs according to the promise."* He told Abraham's people in the Old Testament, *"Obey me and I will prosper you,"* (Deuteronomy 29:9). God said in Deuteronomy 6:3, *"Hear, O Israel, and be careful to obey so that it may go well with you and that you may increase greatly in the land."* God is the God of increase. When we obey Him we can count on increase in our lives. God has promised us throughout Scripture that increase will automatically follow faithfulness and obedience to Him. David wrote in Psalm 1:1-3, *"Blessed is the man who does not walk in the counsel of the wicked or stand in the way of sinners or sit in the seat of mockers. But his delight is in the law of the Lord, and on his law he meditates day and night. He is like a tree planted by the streams of water, which yields its fruit in season and whose leaf does not wither. Whatever he does prospers!"*

But our obedience to God's Word can't stop here. When we become obedient to His written Word, we open the door for God to speak directly to us. Yes, God will speak to us, and we will know that it is Him. In Acts 22:14 & 15, Paul tells of the words that Ananias said to him at his conversion, *"The God of your fathers has chosen you to know his will and to see the Righteous One and to hear words from his mouth. You will be his witness to all men of what you have seen and heard."*

God told Israel, *"When you hear my voice, do not harden your hearts like you did at Meribah..."* (Psalm 95:7-8). A lifestyle of obedience and the resulting prosperity goes beyond wealth and money to total prosperity in

life. This means peace, joy and contentment. It means fulfillment through our jobs, our marriages, with our children and our possessions. When we avoid the lifestyle of the world around us, we enter into fellowship with our Father in Heaven. Paul wrote in Romans 1:16, *“I am not ashamed of the gospel, because it is the power of God for the salvation of everyone who believes.”* The Greek word for salvation means wholeness. It means nothing broken, nothing missing in the life that God has called us to live. It means understanding our purpose and feeling complete satisfaction in what we are doing in our lives.

There is no amount of monetary wealth that can buy that! Look at how many Hollywood stars or professional sports players are loaded with enormous wealth, but turn to sex, drugs or other sins to find satisfaction in life. One *Primetime* sports figure, who played both professional football and baseball, says that before he accepted Jesus as his Lord and Savior, he almost committed suicide. He thought about suicide because of a lack of fulfillment and satisfaction in that worldly lifestyle, even with all the money that he made. Once he found Jesus, he found purpose for his life and his money. He found that obedience to God grants him the ability to feel God’s love and experience God’s power at work in his life.

Obedience to God’s Word, both written and spoken, lets you go to bed at night with a clear conscience and a feeling of accomplishment for the day’s work behind you (Romans 8:1). Obedience to God’s Word will let you come to the end of your day, and the end of your life, knowing that you made a difference for those around you. That is what fulfillment and satisfaction in life is all about.

Jesus said in Matthew 11:28-30, *“Come to me, all you who are weary and burdened, and I will give you rest. Take my yoke upon you and learn from me, for I am gentle and humble in heart, and you will find rest for*

*your souls. For my yoke is easy and my burden is light.*” When we come into obedience with the Word of God, and accept Jesus as our Lord and Savior, we enter into a lifestyle of spiritual faith. I can have faith in my neighbor to pick up my garbage can if the wind blows it out into the street. But that is a temporal faith in someone’s physical actions and not a saving faith in the spiritual realm. Jesus’ yoke is easy and burden light because in the spiritual realm we have the gift of the Holy Spirit when we accept Jesus as Lord and Savior (Acts 2:38). The work of the Holy Spirit is all about making things in life easier, more fulfilling and abundant. That is what salvation is all about.

Because of our obedience to God’s Word, we add a new dimension to our living. We move across a line that divides the physical realm from the realm of the Spirit and the kingdom of God. When we move into the Spiritual realm, we work through the power and enablement of the Holy Spirit. Things get easier. Life gets better, because we are “quickenened,” or made alive (Ephesians 2:5 KJV) by God’s life-giving Spirit. God works that way! He wants us to live in the world, but draw our satisfaction from the kingdom of God and God’s way of doing things. We can do that because He gives us His Spirit to live with (John 14:25-26). God wants us to have faith in His Word. As we get more serious and go deeper into the Word of God, our faith increases (Romans 10:17). In this process of discovering His Word, we discover the mind of Jesus. We find that God is an awesome God that wants only the best for His followers who love and obey His Word.

I stated earlier that *“without faith it is impossible to please God,”* (Hebrews 11:6). When God speaks to you, you must have the faith to be obedient to Him, to step out and do what He tells you to do. God does not want to waste His time with unfaithful people. When He wants something done, He shares His desire with people of faith who step out of their comfort zone and obediently comply with His wishes.

Jesus said in John 10:27, “*My sheep listen to my voice; I know them, and they follow me.*” This is as true in the area of our finances as it is in the rest of our lives. In the area of giving, we must hear the voice of the shepherd and be prepared to obey His instructions. When the shepherd tells us to give \$50 to a single mom with two kids, we need to obey that command. When we are faithful with the little commands of life, we are told in Scripture that we will be given much (Matthew 13:11 & 12). Because of the obedience that we show, we may some day be commanded to give a million or two million dollars to the work of some ministry. Does that sound impossible to you? Have you ever heard of, or even imagined, such a thing?

A man walked up to me and said, “God told me to give this to you.” He handed me a check for \$500,000! Less than two weeks later, he called me up to set another meeting. I was afraid he was going to ask for it back! Instead, he told me that God had been on his case about sitting on the money too long. Since he had not been obedient and given it when he was told to do so, he handed me another check for \$40,000! That covered the interest that had accumulated on God’s money. Obedience to the Word of God makes life easy for ourselves and for others around us. Our obedience to God advances His kingdom forward into the kingdom of darkness!

In Matthew 25 Jesus tells us about the parable of the sheep and goats. On the judgment day, Jesus will separate those who will be with Him in His kingdom and those who will be cast out of His kingdom into everlasting punishment. In this parable, every aspect of the judgment has to do with the enhancement of life of other people. Those people that gave a drink of cold water to a thirsty man were welcomed into the kingdom prepared for them from the foundation of the world. This sounds like a perfect example of the “*good works*” Paul writes about in Ephesians 2:10 that “*were prepared for us to do in advance.*” In the parable of the sheep and the goats, Jesus is revealing the results of all of these divine appointments. Each was created to

meet at a certain time and place. One was to help the other as instructed by the shepherd. The sheep heard the voice of the shepherd and obeyed. They helped better someone's life. The goats were so busy that they didn't have time. They were so involved in themselves that they didn't see a need. They came to their destiny, or their purpose for being created, and missed it every time. In missing something as simple as feeding a hungry person or visiting someone in jail, they missed their purpose in life and will miss out on the eternal kingdom of God.

What an absolute shame to be so self-centered that we miss a command of Jesus. Jesus said in John 14:21, *"Whoever has my commands and obeys them, he is the one who loves me. He who loves me will be loved by my Father, and I too will love him and show myself to him."* Obedience to the written and spoken Word is everything that matters in life. God's commands will always have to do with making something better for someone around us, because we are the hands and feet of Jesus! We literally are used to show God's love to people in a tangible or practical way. When we fulfill that purpose of being an instrument to show God's love, to pass blessings on to others through obedience, Jesus will become a huge part of our lives. Any time Jesus shows Himself to us, He will enhance our lifestyle and bring us into the abundance that He has for us (John 10:10)!

To put it another way, God's favor will come looking for obedient people. But, we must realize that it is all about obedience. Jesus went on to say in John 14:23, *"If anyone loves me, he will obey my teaching. My Father will love him and we will come to him and make our home with him. He who does not love me will not obey my teaching. These words you hear are not my own; they belong to the Father who sent me."* Learning to live in total and complete obedience to what we hear the Father saying gives us a confidence in life that others simply do not have. Philippians 1:6 tells us, *"Being confident of this, that he who began a good work in you will carry it*

*on to completion until the day of Christ Jesus.” Psalm 7:9-10 tells us, “O righteous God, who searches minds and hearts, bring an end to the violence of the wicked and make the righteous secure. My shield is God Most High, who serves the upright in heart.” God will not fail us!*

## Principle # 3 - Prompting

Prompting from God is a big issue for the body of Christ. It certainly goes along with hearing the voice of the Father, through Jesus. The Bible says it is a sin if we hear God prompt us and don't do what He says to do (James 4:17). But it goes even deeper in relationship to your church. Some people have left their church over the issues of money because they were “beat up” by the leadership of the church! They were pushed by man to give more and more money because the church couldn't pay its bills. We have to hear God tell us what to do with our money. That goes for both the organization known as “the church” and the people who are a part of it. If the church isn't listening to God's promptings, it probably isn't doing the things that He is commanding it to do. When that happens, there is never enough money to go around. The church never has enough money to operate; the church lives in lack. The more lack, the more the pastor aggressively pushes the flock to give more. When the flock doesn't respond, the pastor gets more verbal. His aggressiveness can turn into brow beating and bitterness toward the flock for their lack of giving. As this gets worse, people get tired of it. They begin to leave the church. Less people in attendance brings in less money, and things go from bad to worse.

In Exodus 25, God instructed Moses to build a Tent of Meeting (Tabernacle) for Him to meet with the children of Israel. He did not tell Moses to go down the mountain and collect an offering by manipulating the people with guilt. He did tell Moses to tell the Israelites that he was “to re-

*ceive an offering for God from each man whose heart prompts him to do so.*” This took the responsibility off Moses, and off the people, and put it square on the shoulders of the One who was asking for the offering! God supplied the resources, and He was the only one who had the right to ask for any portion back.

This is an incredibly freeing concept for both the pastor and the people of the church. I believe that God does not always want everyone to get involved in every need that is set before us. He will prompt those who are to give, and He will leave alone those who are not to give. When I teach this concept, I do not browbeat people into submission, and help them lift their wallets out of their pockets. It is my place to teach that God will speak to people and tell them what He wants them to give in any given situation. It is not as important for me to teach people how to give as it is to teach them how to hear and obey the spoken Word of the Father. People who are aware of this concept begin to seek God’s will in their giving. The ones who feel nothing, don’t give grudgingly. The ones who do feel God prompting them to give, give generously and with the cheerful heart that God loves (II Corinthians 9:7).

When Moses approached the children of Israel in this manner, supernatural things began to happen. God took a people who had just given their money to build an idol, a golden calf, and turned their hearts to build a meeting place that would honor the Most High God. Once these people had true purpose for their money, they gave to the point that the craftsmen had to go to Moses and ask him to instruct the people to quit giving! Their offerings amounted to so much money and materials that it was getting in the way of the work (Exodus 36:6).

With this teaching in place, we have had generous offerings for special projects and love offerings to help those in need. We built a new building for our church home in 2001! It was completed by September, and we out-

grew it by March 2002! Our children's ministries needed more classroom space, and we were tapped out of resources on our own. We prayed to God and asked Him what to do. He said, "Go to the people!" We did just that. In two days we raised over a quarter of a million dollars in cash and pledges to build the addition that we needed. God had prompted the hearts of those He wanted to give. With God moving through His power, we came up with the resources we needed.

When the church begins to teach with this understanding, people will begin to give as God leads them. When the giving comes from God's leading, the work of the kingdom will push forward at His pace and in His way! Remember that His way is always immeasurably more than we can ask or imagine (Ephesians 3:20)!

## Principle #4 - Tithes & Offerings

Until now, I have been writing about offerings, and our attitude toward our offerings. I have found that offerings bring one set of blessings into our lives, while tithes do something totally different. And yet, they are so closely related that it is difficult to separate them. In the Old Testament we see tithes and offerings in many different accounts. Before the Old Testament law was put into place, we see that Abraham paid a tenth of all his belongings to Melchizedek, the King of Salem (Genesis 14:18-20). Go to the New Testament book of Hebrews and read what the writer says about this subject (Hebrews 7:5-10). Later on in Leviticus 27:30, as God sets up the Law that Israel was to live under, God makes this statement, "*A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord.*" God instructed Israel to pay to Him a tenth portion of whatever He blessed them with, and to give offerings on top of that (Malachi 3:8). Go to your concordance and see the num-

ber of times *tithes* and *offerings* are spoken about in the Old Testament.

This was done for two purposes. One was to remind Israel that all things belonged to God in the first place; they were simply entrusted with them and expected to be good stewards. Pastors must remind the people of this fact often. It is too easy for all of us to get greedy and negligent over what God gives to us. When we get either way, we begin to act like our success is our own doing (Deuteronomy 8:12-17). The other purpose for tithing was to compensate the consecrated priesthood that represented God to the people and the people to God. It was through tithes alone that meat was brought into the storehouse of God. Wages were paid from this, and ministry was conducted throughout the nation from the income that came to the Tabernacle from tithes. When we give tithes and offerings, God is honored by our obedience to His Word.

Some people teach that tithes are not mentioned in the New Testament. They are partially right, but totally wrong! I believe that it is not talked about more frequently because tithing was a given, a routine part of worship. In the New Testament, Paul and other writers, deal mostly with giving to God as a cheerful giver. Tithing is talked about by Jesus in Matthew 23:23. Jesus, talking to the Pharisees said, *“You give a tenth of your spices—mint, dill and cumin. But you have neglected the more important matters of the law – justice, mercy and faithfulness. You should have practiced the latter [justice, mercy and faithfulness], without neglecting the former [tithing to God].”* Bible scholars can argue until Jesus comes again over this matter, but Jesus spoke clearly to the Pharisees about neglecting their responsibility to be faithful in their tithe to God. When we recognize God by our tithes and offerings, we are advancing the kingdom of God through the work this money makes possible. In speaking about the benefits of tithing for the people who tithe, the Old Testament says God will respond by “opening the floodgates of heaven and pouring out so much blessing....” The New Testament says, *“With what measure you give, it will be given*

*back to you, pressed down and overflowing*” (Luke 6:38). It is clear that God will not allow us to out give Him!

God set His system of financing the work of the kingdom on this percentage basis called tithing. He wants a tenth of our income. In a strictly logical point of view and in the realm of simple mathematics, God set up the tithing system on a percentage basis. Christians all over the world are being taught that we are supposed to be poor. But, think about it. Doesn't it make sense that God would want us to make as much money as possible? Since we are to give to God on a percentage basis, would the kingdom of God advance better on 10% of a \$500 a week salary or 10% of a \$5000 a week salary? When we get into tithing and giving as we should, things happen in the spiritual realm and in the physical realm with our money. Abundance comes to us because we have won God's favor in this part of our life.

Think about this for a moment. Can you guess where offerings fall into God's scheme of things? Offerings come from the heart, and fall into the realm of the immeasurably more than **God** can ask or imagine. He blesses tithes; He is wooed by our offerings (II Corinthians 9:7)! When you first meet the woman you want to marry, you don't do just the minimum that is necessary to win her heart. You go out of your way to court her and woo her into the loving relationship that you want. It is through our tithes that we open the floodgates of heaven on our lives. It is with our offerings that we completely win God's heart and His favor. Both tithes and offerings are important to God because it is through them that His kingdom is advanced. In Malachi 3:8, God tells Israel that they are robbing from Him by holding back their tithes and offerings. God then goes on to say, *“Test me in this and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.”* God was very specific about the paying of tithes, or a tenth of what Israel made for an income, and offerings on top of that.

Remember the illustration of baking a cake from scratch? If we leave out one ingredient, it won't turn out like we want. My wife and I had been tithing for years. Sometimes faithfully, and other times not so faithfully. At times we would give our tithe, even though it meant not having the money to pay a bill. Then an insurance check, or some other form of money would come to us in the next few days. We lived off the exhilaration of those tiny unexpected blessings, yet always felt there was something missing in our lives. We struggled constantly with debt and lack in the financial realm. No matter how much money we made, it was never enough! Then, one day I was reading Malachi 3. It talked about robbing God.

In that reading I saw for the first time “tithes *and offerings!*” A light went off, and I got angry with God. I remember thinking, “How much does He expect from me?” He immediately shot back, “How much did I give for you?” After my initial shock at His immediate and forceful response, I realized that He gave His Son to die for the sins I had committed and would commit in the future. I realized that if He stretched me in my finances it was not to hurt me but to help me! I repented of my anger and frustration and began to practice what He asked of me. In the twenty or so years since, my personal net worth has gone up several hundred per cent from what it was then. God's promises are true! I found that when I got all of the ingredients into the mix, my finances quickly turned around to what God intended them to be. Today, Glenda and I are giving to the Lord in the 25% range of our income, and God is blessing us beyond anything we can hope for! Don't be limited by teaching that tells us we should be poor in order to get into the kingdom of God. Expect incredible blessings in your lifetime because God will open the floodgates of heaven in response to your faithfulness through tithes and offerings to Him (Hebrews 11:6).

I have one last point on the concept of the floodgates of heaven being opened so wide that the blessing can't be contained. One day, greed was

working in my mind. I was thinking that my checkbook should be healthier. I was justifying it by telling God I could do much more for His kingdom if He would bless me more. I was wallowing around in my own misgiving about not having my idea of abundance. A TV evangelist corrected me. He taught, “Blessing doesn’t always have to equate to money.” A blessed person will draw blessings from the love they get from their grandchildren, a beautiful flower, a bird’s early morning song or a rocky cliff revealing God’s creation. A blessed person finds the coffee smells better and the roses are just a little more beautiful. Marriage relationships are more secure, and cars run better. Bosses seem to be more agreeable, and work goes easier. With so much blessing, life just can’t get any better. Except with God, it does! Learn to recognize the blessings God is giving to you. God’s blessings are good all the time!

## Chapter Three Study Guide

What does the principle of Abraham’s blessing have to do with our personal finances? \_\_\_\_\_

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Name the three places or parties that God’s Word instructs us to be a blessing to. \_\_\_\_\_

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Why is the principle of obedience so important to our personal finances?

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Obedience moves us across the line that divides the \_\_\_\_\_  
realm from the realm of the \_\_\_\_\_.

Why is it important that we work in the spiritual realm when trying to do  
anything for the kingdom of God? \_\_\_\_\_

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Why is hearing the voice of God critical to being obedient? \_\_\_\_\_

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Principle number three is God's prompting in our life. Why is that impor-  
tant to the work that goes on in the body of Christ? \_\_\_\_\_

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Are tithes and offerings important for today's work in the body of Christ, the church? \_\_\_\_\_ Why? \_\_\_\_\_

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In your spiritual relationship with God, tithes are the expected. Write a short account about the importance of wooing God with offerings in your relationship with Him? \_\_\_\_\_

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Why is it important the we see everything we do in the realm of our finances as being done to expand the kingdom of God and not for the sake of increasing our checkbook balance? \_\_\_\_\_

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Have you ever been prompted by God to give in some way? \_\_\_\_\_  
Were you faithful? \_\_\_\_\_

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## Chapter Four

# Increase Of The Harvest

Twelve Principles of God  
for Financial Freedom (cont.)

*I will look on you with favor and make you fruitful and increase your numbers, and I will keep my covenant with you. You will still be eating last year's harvest when you will have to move it out to make room for new. I will put my dwelling place among you, and I will not abhor you. I will walk among you and be your God, and you will be my people.  
Leviticus 26:9-12*

Having just read the verses on the title page of this chapter, I have to ask you, “Do you have an abundance of income? Have you had to figure a way to use what’s leftover from last year’s pay to make room for what is coming in this year?” Most of us haven’t, but that is the way God intends for us to live. Let’s continue on with the next four principles of God’s way to financial freedom.

## Principle #5—Trust

Trust is an interesting concept. It should always flow two ways. We must be trustworthy in God’s eyes, and we must trust that God will do what He says He will do. When Jesus did what God wanted Him to do, God proclaimed, “*This is my beloved Son; in him I am well pleased.*” God must be able to trust that we will do what is right each time we are faced with a decision. Here’s an example my oldest son, Jason, came up with.

I once had two dogs. One was trustworthy, and one was not. One, I could let loose in the front yard, and she would stay right by my side. If the male got loose, he was gone in a flash. I would have to get in the car and look all over town to find him. The female dog would never go to the bathroom in the house. If she had to go outside, she would let me know by running back and forth to the door. No matter how much we worked with the male dog, he never got the idea that he was supposed to do his business outside. He went where ever he happened to be. The female dog never tore anything up. The male dog tore up everything he could get his teeth into. He chewed up any book that I laid down. He chewed off the corner of an expensive antique buffet. Let’s get to the point of this story. You can easily guess which dog spent her day in a heated or air-conditioned house and which one spent his day outdoors— hot or cold. I bet you can easily figure out which dog slept at the master’s feet and which dog spent his nights in a

cage. To one dog I could say, “This is my beloved friend; in her I am well pleased.” I never knew what to say to the other dog!

Applying this to our topic of personal finances, God needs to be able to trust us to do the right thing. If He prompts us to give money to someone in need, He doesn't want us to refuse and cause Him to run all over looking for someone who is trustworthy to give. If He prompts us to put an offering in the building fund, He doesn't want us to make a commitment and never get around to actually giving the money each month. When there are bills to be paid at the church, He doesn't want the church treasurer to have to worry about how they will get paid. God needs to be able to trust us day after day after day. We need to be so dependable that God can bless us with open windows in heaven. He must know we will not desert or abandon Him and spend the blessing on ourselves. Often members of the church are blessed with the money they need to go on a long vacation. When they come home, they stiff God with their tithes and offerings for weeks because they over spent on the trip. It is important that He can trust us. Can you be trusted with a lot of money if God were to bless you with it?

Let me tell you about a couple I know. They came to church and found out about the principles of abundance that God wants us to live with. They began to tithe and give and stretch their faith in areas they weren't used to. God helped them in many ways and pulled them out of a pit, much like the one David referred to in Psalm 103:4. As life began to change for them, they began to give more of their money and time to the work of the Lord in gratitude for the deliverance he had brought into their lives. God continued to bless and they prospered beyond what they had before. As they prospered, they began to buy toys. We all have toys, from golf clubs to expensive motor homes. In this case, their toy began to dominate in their lives. It didn't take too long and they both resigned from the ministries they were serving in each week. Soon, they were missing Sunday after Sunday as

they played with their blessing of abundance from God. I spoke to them about it, but each time they responded with, “We know, Pastor. By the way, we aren’t going to be here this Sunday either.” Since this time, things have changed drastically with the economy and their finances have changed, too. Unfortunately, the economy is getting the blame, and their lack of faithfulness hasn’t seemed to enter into their minds. I can’t help but wonder if this couple had been faithful throughout in their abundance, would things be different for them now?

Here is another story on faithfulness. A man I know bought a lottery ticket when the value of the lottery was at something over \$40 million. He was asked what he would do with all that money if he won the drawing that night. His response was noble. He said, “I’d give a lot of it to the church.” But as he continued, he fell short. He went on to say, “I’d give \$5,000 or \$6,000 to the church right off the top of it.” His understanding of God’s financial principles was poor. A lack of knowledge doesn’t lead to being trustworthy with God’s blessings.

The other side of trust is this: do you trust God to do the things He says He will do? That is something that we have to learn by trial and error. We must understand that God works on His timetable and not ours. Just because something doesn’t happen when we think it should does not mean that we can’t trust God. David wrote in Psalm 33:21, *“In him our hearts rejoice, for we trust in his holy name.”* He also wrote in Psalm 34:8, *“Taste and see that the Lord is good; blessed is the man who takes refuge in him.”*

The other night we went out for dinner. A mother was trying to get her two year old to eat. The two year old wouldn’t even try the food. The mother kept telling her, “Taste this! You’ll like it.” David is saying the same thing. “Taste and see what God is like. You’ll like it.” The more you get to know God, the more you will see that you can always trust Him to

complete His Word. It may not be done in a way that we understand, but it will always be done in a way that can't possibly hurt you (Philippians 1:6). Don't be bull-headed, like that two year old. Taste and see that God is good!

Two other passages of Scripture come to mind about this issue of trusting God. One is Matthew 11:6. This is big! John the Baptist was in prison, and he sent some of his followers to ask Jesus if He was the Christ. John was really saying, "Hey, do you remember me? I'm rotting in this stinking prison, and you are out there doing all sorts of miracles. What about doing one to get me out of here?" Jesus knew the whole plan of God, and He knew it didn't include springing John from prison. Jesus said, "*Blessed is the man who does not fall away on account of me.*" When something we are praying and trusting God for doesn't happen in our timing, we might not be seeing the whole picture. What we are hoping for might bring more harm than good. Don't be offended over what God does or doesn't do in your life. Trust Him through both the good and the bad.

Daniel 10 tells us of a vision that Daniel saw and asked God to explain. It bothered him so much that he mourned for three weeks and could barely eat. He was miserable and waiting for an answer. We see what was going on in verse 12. An angel appeared to Daniel and said, "*Do not be afraid. Since the first day that you set your mind to gain understanding and to humble yourself before God, your words were heard, and I have come in response to them. But the prince of the Persian kingdom resisted me twenty-one days. Then Michael, one of the chief princes, came to help me, because I was detained there with the king of Persia. Now I have come to explain to you what will happen.*" Daniel wanted an answer. The angel sent to him became entangled in spiritual warfare with an opposing force of Satan. He fought this prince of Persia for twenty-one days until another angel, Michael, stepped in. Three weeks after Daniel began to seek understanding,

it came to him. Think about what could have happened if Daniel got all bent out of shape and became offended with God for not giving him an answer when he first asked!

Consider these possibilities when waiting for an answer from God. He can delay an answer that we expect immediately because we are not ready for that answer. He can delay the answer when someone around us is not ready for the answer. Or, the answer can be delayed because Satan steps in and blocks that answer for a period of time. God spends a lot of time writing about persevering and being steadfast in Scripture. Delays will always be there. Stay faithful to Him, and your breakthrough will always come. Paul writes in Galatians 6:9, *“Let us not become weary in doing good, for at the proper time (God’s time, not ours), we will reap a harvest if we do not give up.*

## Principle #6 – Purpose

When we do not understand the purpose for our lives and our money, we will misuse it. God was very specific about “purpose” with Adam and Eve in the Garden of Eden. They had specific purpose, or specific things that they were to do for God. Satan came to them in the form of a serpent, subtly caught their attention and took their focus off the purpose they were created for. Sin came into their lives; they lost their purpose, along with their place and position. We, too, have been created with a purpose, a place and a position. The life we live on this earth is not an accident, regardless of what kind of lies we have been told in our past. God has a purpose for each one of us. We fulfill that purpose with the use of the talents and spiritual gifts (I Corinthians 12) we are blessed with, the ability to make money included. The closer we get to fulfilling our purpose, the more satisfied we are in life

and the greater the joy that comes from life!

Let's look at a story in I Kings 17:7-24. Elijah received a word from the Lord, "*Go at once to Zarephath of Sidon and stay there. I have commanded a widow in that place to supply you with food.*" Notice what has happened here. Two people are on a collision course to fulfill their purpose in life at a certain place. The end results will cause the floodgates of heaven to open and pour out blessings that can't be contained. Let's look into the details of the story. God told Elijah that a widow in Zarephath would feed him.

When he got there, hungry and thirsty, he saw a woman, dressed in the distinctive clothes of a widow, picking up sticks at the town gate. He immediately called out to her with his need, and she responded to fulfill the purpose that God had for her. Elijah asked her for a drink of water. She responded by turning to get it. Then he added, "*And bring me a piece of bread.*" It was at this point that their purposes almost missed each other. Giving him a drink of water was one thing, but the woman got an attitude with Elijah over giving him the bread. Remember, God had commanded, or prompted, this woman to give Elijah food when he came to her. But she was poor. There was a shortage of both bread and water. She turned to Elijah and said, "*I don't have any bread. I have a little oil and a little flour and as soon I get these sticks home and build a fire, I'm going to make a meal for me and my son, and then die!*" What an attitude! She didn't say it, but she was obviously thinking, "I'm not feeding you from the little that I have. You can go choke on the water I gave you as far as I am concerned."

It is this same attitude that keeps us from fulfilling the purpose that God has for us. When things get tight and there is shortage in our finances, we often say the same thing to God; "Go choke on this, because there isn't any more to give." Our fears over our circumstances get in the way of the call that God puts on us. Those fears (remember that fear is the opposite of

faith) hold us back in serving God. They stop the blessing flow from opening to us. Elijah spoke gently and softly to her, while he comforted her in her fear. He said, *“Don’t be afraid. Go home and do as you have said. But first make a small cake of bread for me from what you have and bring it to me, and then make something for yourself and your son.”*

She was working in fear, and Elijah was working in faith. He knew about her little bit of flour and oil! But, Elijah had received a word from God and was working from that word. Verse 15 tells us that she reconsidered and *“went away and did as Elijah had told her.”* But remember, God had told her too! Elijah just reaffirmed what God had commanded her to do. Something big and miraculous was about to happen as these two servants of God stayed focused and on the collision course God had set in place for them! As they acted in obedience to God, the flour and oil never ran out. The woman gave something to God through Elijah even though it was costly to her. God gave back to her a return on her investment and obedience. But the story isn't over yet; they had not fulfilled all of the purpose for which God had planned!

In I Kings 17:17, we are told that sometime later the widow's son died. If this was me, my first reaction would probably be, “What kind of God are you? You supply my needs so my son and I don’t starve, and then let him die from something else?” Many of us go through life extremely offended at God for things that happen to us, and we never get past them. But the point of this story is that this woman had been obedient to the prompting of the Lord and fed the prophet as she was told to do. She had made a sacrifice that was extremely costly at this time of drought and famine. She had positioned herself to see the floodgates of heaven open abundantly when she needed the abundance in her life. Because of her obedience to feed the man of God, Elijah wasn’t running all over town looking for a cooperative widow who would feed him. He was there for her when she needed him

later in a more desperate situation. He took her dead son from her arms, and lifted him up to God. God performed an incredible miracle because both of these people had aligned themselves with His wishes and were faithful to their purpose in life.

Several years ago my youngest daughter was planning her wedding and honeymoon. She had worked for weeks, and the wedding day was less than a month away. We were having friends over for corned beef and cabbage on St. Patrick's Day. For over a week I had been asking Tera to eat with us that night. She had not really wanted to because she would be the only twenty-year-old with us four old fogies! Besides that, she didn't like corned beef and cabbage. She just kept putting me off. That morning as she was getting ready for work, I asked her one more time. I could tell she didn't want to come, but I felt she should. She said she would, then during the day she called me and made some excuse. I got on her case, not as gentle as Elijah was with the widow, and convinced her to be there. She came and helped with the meal. We had a great time, and she might have even learned to like corned beef. The blessing that was about to come was more than that!

In the course of the evening, our friend asked, "What are doing for your honeymoon?" Tera explained they would like to go to Florida, but they didn't have the money. Nothing else was said about it, and the conversation went on to other topics. The evening drew to a close, and our friends went home. But five minutes after they left, the telephone rang. It was our friends calling for Tera. As they drove home, they felt God tell them to give these kids the money for their honeymoon. A collision of purpose happened that night, and blessings flowed through it to two kids who didn't have many breaks coming into their lives right then. God prepared that moment in time before He created the earth. Tera almost missed it because she didn't want to give of her time for her Mother and me! *[Pastor's Pondering: I can't help but wonder how many times families miss God's blessing because they*

*decide to skip church to sleep in or go do something else?]*

God has purpose for all of us, and it will almost always cost us something to pull it off. But that is the neat thing about God. When He asks us to do something that will cost us big time, He is always ready to replace that cost with blessings that will be far greater than the expense. David understood this principle. In 1 Chronicles 21:24, he said, *“I will not sacrifice to the Lord something that costs me nothing.”* God works through blessings and increase, and we have to invest something for Him to increase! When we understand that the purpose for our lives and our money is for the advancement of God’s kingdom, it is much easier to give to Him. As we see great things happen with our gifts, we experience great fulfillment in our purpose for living for Him. Contentment and satisfaction replace the constant desire to have more and more. The best part is that we have peace and contentment in our living, while we prosper in every way!

## Principle #7

### Seedtime and Harvest

The concept of seedtime and harvest is an incredible concept that most people don’t know about and certainly don’t practice. But it is a simple concept clearly presented in God’s Word. When a farmer plants corn, he doesn’t do it to get back the same amount of corn. The farmer’s expectation is a bountiful return from each kernel of corn planted. Paul writes about seedtime and harvest in 2 Corinthians 9:6-15, where he 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 [or is prompted], not reluctantly or under compulsion, for God loves a cheerful giver.”* Paul starts out talking about

farming and ends up talking about giving to God. But, Paul is not talking about farming as much as he is talking about a farming principle. He is saying, “If you plant a lot of seed, you will reap a generous harvest.” How does that apply to our finances? We must see that the money we give to the work of the Lord is seed money. If we see it as an expense, we are looking at it all wrong! If you give generously of that seed money, you will reap an abundant harvest of money.

It works for other things as well. If you plant seeds of peace, you will reap a harvest of peace in your life. If you plant seeds of joy, you will reap a harvest of joy in your life. Whatever you plant is what you will harvest. Everyone knows that when you plant corn, you will reap corn. When you plant wheat, you are not going to get watermelons! In our giving, if we plant financial seeds into a ministry, we will reap a financial harvest for our living. In the financial realm, far too many of us are using our seed to pay for expenses, and in the end we simply reap more expenses.

I have people tell me all the time that their finances are in terrible shape. When I question them, I find out they are planting their seed money in the wrong places. What they should be using for God is going to pay off debt. That results in a harvest of greater debt. What they should be planting into ministry, they are putting into leisure time, and they reap a harvest of no discipline in their lives. Read 2 Corinthians 9:10. Paul writes, “*Now he who supplies seed to the sower and bread for food will also 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.*” God gives us the income to help people so they can bring thanksgiving and praise to Him. We do the work and God receives the glory! In so doing, the kingdom of God is always advancing, and the principles of His financial realm will continue to work in our lives.

Let's take this idea of seed for planting presented in the last verse one step farther. We have to be careful to follow God's direction in our lives, and not eat the seed that He supplies us with. What does that mean? What happens to the farmer who eats all of his seed during the hard times of winter? He's going to starve eventually since he can't plant a crop in the spring. He has eaten his only hope of a future harvest! The same thing applies to us. In times when the bills are heavy and the frustrations of life are running high, don't cut off your tithes and offerings. That's eating your seed! Instead, pay your tithe. Watch God bring in unexpected income. Then pay a tithe on that income. Don't write a bad check and expect God to cover it, but choose to pay your tithe first. Be faithful to God with the blessing that He has provided. What you do with the provided seed money (II Corinthians 9:10) will project you into a more bountiful harvest or a more devastating shortage.

Someone recently told me that they didn't give their tithe that week because their income was so reduced that they didn't think their little bit would matter. Their reasoning was "ten percent of fifty dollars is only five dollars, and you can't do much with five dollars." They were wrong in two ways. They had forgotten that it was God who put the tithe into place. He certainly understands percentages and how they work. But He still expects us to give the ten percent that He has commanded us to give; obedience is obedience at all times! The second point that they missed is the story of the widow's mite in Mark 12:42. The small amount that she gave was greatly appreciated – approved – and honored! In a time of financial hardship, she went ahead to honor God before self! Seed money of any size will produce a harvest of greater size!

Consider this! Genesis 26 records a story about Isaac, son of Abraham. Previously, during a time of famine in the land, Abraham traveled to Egypt for food. He missed God's desire for him to settle in Canaan. Now it was Isaac who was experiencing severe famine and seriously considering going

down into Egypt. God told him to stay in the land that was experiencing famine and plant a crop! God was asking Isaac to do the impossible! It would seem wiser for Isaac to take the seed he had and eat it for food. But he didn't! He listened to God. He planted the seed during a drought when it was impossible for seed to grow and produce a harvest. Genesis 26:12 tells us, *"Isaac planted crops in that land and the same year reaped a hundred-fold harvest, because the Lord blessed him."* We are told Isaac became very wealthy when he listened to God and planted seed when and where God told him. Don't ever eat your seed by spending it to pay off debt or buy toys that you want.

## Principle #8 - One Master

Jesus said, *"You cannot serve two masters. Either you will hate the one and love the other, or you will be devoted to one and despise the other"* (Matt. 6:24). He then goes on to say that you cannot serve both God and money. For centuries the church has taught that money is evil (I Timothy 6:10). It isn't. It is the love of money that is the root of all evil. We need to love God instead of our money. One proof of our love for God is if we serve Him with our money! God wants to see if His people love Him enough to trust, obey and move forward in faith. (Remember the rich young man in Mark 10). Here is how we serve God with our money. God will reward you for loving people who cannot help themselves (Mark 10:17-31).

We are told in Ecclesiastes 11:1, *"Cast your bread on the waters, for after many days it will come back to you."* The Living Bible reads, "Give generously for your gifts will return to you later." God makes it clear who we are to give to. Proverbs 19:17 says, *"He who is kind to the poor lends to*

*the Lord.*” Isaiah 58:6 talks about fasting for the sake of setting the oppressed free. We are to share our food with the hungry and provide shelter to the homeless. We are to clothe the naked and give a drink of cold water to the thirsty. Jesus tells us in the parable of the sheep and goats that the whole judgment was based on who was willing to share their blessings with the less fortunate (Matthew 25). If we serve God properly with our wealth, He means for us to prosper.

Just think of the incredible things that can be done for the kingdom of God if we give of our financial resources. Granted God can drop those finances out of heaven, but He probably isn’t going to do that. His purpose in life is to work through faithful people! I’m reminded of a cartoon I once saw. The pastor was standing in front of the congregation. He said, “I have some good news and some bad news. The good news is that we have plenty of money for our building fund. The bad news is that it is still in your pockets.” God wants His work done through us, and He promises to provide the resources if we promise to not hold on to them with tight fists.

God meant for Israel to prosper after He brought them out of the land of slavery. He had no intention for them to languish in the wilderness, nor did He intend for them to struggle and falter in life. But Israel's constant problem was that after crying out to God for deliverance they would not totally devote themselves to Him. After witnessing the incredible miracles that God did to make Pharaoh release Israel from bondage and all of the miracles at the Red Sea and in the wilderness, Israel continued to search after other gods. Deuteronomy 6:4-7 says, *"Hear, O Israel: The Lord our God, the Lord is one. Love the Lord your God with all your heart and with all your soul and all your strength. These commandments that I give you today are to be upon your heart. Impress them on your children. Talk about them when you sit at home and when you walk along the road, when you lie down and when you get up."* God wanted total and complete devotion from

Israel, and He wants total and complete devotion from us.

We should take the attitude of Psalm 139:23-24. It reads, “*Search my heart, O God, and know my heart; test me, and know my thoughts. See if there is any offensive way in me, and lead me in the way everlasting.*” If we search our own heart to see if there are any false gods lodged there, it is less painful for us when we give God the right to search our heart.

Each of us must recognize that on the inside we battle constantly. Who will we serve?. Jesus was asked to sum up the Law and the Prophets of the Old Testament. He quoted Deuteronomy 6:5, “*Love the Lord your God with all your heart, with all your soul and with all your mind.*” Jesus realized if God didn’t come first in our love, money would take over and dominate our lives. Always remember this: No man can serve two masters! You cannot love both God and money. But you can show God how much you love Him with your money!

# Chapter Four Study Guide

Trust flows in two ways. How is that and what does it mean to you and God? \_\_\_\_\_

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When blessed with abundance, does trust end and we are no longer responsible? \_\_\_\_\_

Why do the decisions we make today over trust issues affect circumstances in life in the months to come? \_\_\_\_\_

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How does a lack of knowledge about God's principles about money affect our financial portfolio? \_\_\_\_\_

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Do you have a clear purpose for your money? \_\_\_\_\_

How does a lack of purpose create problems for everyone involved? \_\_\_\_\_

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What is the significance of working in faith over working in fear? \_\_\_\_\_

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When you plant corn in the physical realm, what should you expect to reap?

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When you plant your finances as seed in the spiritual realm, what should you expect to harvest? \_\_\_\_\_

When planting in the physical realm, do you always reap a harvest *equal* to what you planted? \_\_\_\_\_

How does the principle of seed time and harvest work according to God's Word? \_\_\_\_\_

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Who is your one Master? \_\_\_\_\_

Do you rule over your money or does your money rule over you? \_\_\_\_\_

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In the realm of finances, how can you show God that He is your one Master? \_\_\_\_\_

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## Chapter Five

# Unlocking The Doors To Financial Freedom

### **Twelve Principles of God For Financial Freedom (Cont.)**

*Because the Sovereign Lord helps me, I will not be disgraced. Therefore have I set my face like flint, and I know I will not be put to shame. Isaiah 50:7*

This chapter finishes up the financial principles God has put into place. He has ordained them to work in a way that will bring blessings on those who are obedient. These principles go against what the world teaches us and what most of us have learned about money from Mom and Dad. As we begin to make changes in our lives, we must know that God will not let us be put to shame because we show faithfulness to Him. Fear will come into our heart and mind if we let it. We will quickly go back to the old way of doing things. Please read on as we conclude the twelve principles.

## Principle #9 – Patience

When I talk about God’s financial blessings on our money, people tell me it doesn’t work. When I ask how long they have tried it, the answer is generally, “a few weeks.” Unfortunately, they don’t realize that it has taken them a lifetime to get into the mess they are in. They are expecting the reverse to come immediately and without much cooperation on their part. One of the greatest things we can do to get out of debt and honor God at the same time is ***quit spending!*** That is a choice that each one of us has to make. If we are irresponsible with our spending nothing will ever change. God does not want us to live on irresponsible credit and debt. Paul wrote in Galatians 6:7-9, “*Do not be deceived. God cannot be mocked. A man reaps what he sows. The one who sows to please his sinful nature, from that nature will reap destruction; the one who sows to please the Spirit, from the Spirit will reap eternal life. Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up.*” Satan is going to do everything he can to keep you from working for the kingdom of God. We must be patient and hold firm to the promises that God has given us. God wants us to live a life of expectation as we wait and trust Him to supply our needs. Psalm 37:7 says, “*Be still before the Lord and wait patiently for him: do not fret.*”

Recently, a couple of situations momentarily frustrated me. One day I over-scheduled myself, and I was paying for it with stress! Since my Dad died and Mom is alone, I try to talk with her several times a week and see her at least once a week. One day my schedule was so overwhelming, but I agreed to meet her for lunch. After lunch, I found the back tire of my truck was flat. I was set back for a second, but I am learning to look for something to praise God about in every situation. In this case, the place that put new tires on my truck a couple of months earlier was right next door. I praised God for that convenience in my busy schedule. I limped my truck over to them, and they said they could get it right in and fix the flat. I praised the Lord!

They jacked the truck up and began to look for the leak. The next thing I knew the repairman had the tools in his hand to fix it right on the truck. I praised the Lord for that. Then the bomb dropped. It wasn't something so simple as a nail. Instead, it was a piece of metal that looked like an arrow-head. The tire was damaged beyond repair. I thought to myself, "This isn't going to be too bad. I put a warranty on the tires when I bought them." I was told it would only take a half hour and I'd be back on the road again. I could see God was blessing me through this. I praised Him for it!

Two hours later I finally got out of the garage. I was frustrated and out \$80! First, they couldn't find a tire and had to call around looking for one to match the set. The warranty that I bought only covered the labor and not the tire. What had started out as a situation that I could praise God through turned into a costly experience in time and money. I was hot under the collar. My temptation was to verbally assault God for not protecting me as He promised.

Another experience was just as bad! Part of what had been consuming my time was a building project at our church. I had been getting bids and

meeting with contractors to push this project forward before cold weather and snow moved in on us. We got our permits and poured the concrete. The actual bills for the work came in \$2500 under the bids so we counted our blessings that we were under budget. The building steel came in, the erector unloaded it, and began putting it up. By the end of that day, we were on our way to completion and ahead of schedule. The building was coming together great! I was pleased and talked it up at our Sunday morning services.

Sunday afternoon my cell phone rang while I was trying to pry a piece of pizza off the bottom of the box. It was the erector, who had left four messages in my voice mailbox and was frantically trying to get in touch with me. The building did not fit the concrete work; a nightmare was in the making. While my favorite football team was getting their brains beat out, I realized the bottom might be falling out of our building project. My mind immediately went to fear (I John 4:18). I set up a meeting with the architect, the building supplier and the erector for first thing Monday morning. Sunday night I tossed and turned all night long in fear of what this was going to do for the timing and the cost of the project. When I got up Monday morning and had my prayer time, I asked God, "How could you let this happen to us?"

In a heartbeat, He answered my question; *"All things work together for good to them that love the Lord and are called according to his purpose!"* I knew that! I realized I was trying to keep something from happening that God had already taken control of. I realized that if I claim to have faith in God, I have to stake my faith in God. I needed to drive my faith in a little deeper, and listen to the same advice that I had just given to someone else. *"Be strong and courageous. Be careful to obey the law my servant Moses gave you: do not turn from it to the right or the left, that you may be successful wherever you go. Be strong and courageous. Do not be terrified: do not be discouraged, for the Lord your God will be with you wherever you*

go.” These words, found in Joshua 1:6-9, are important for us to follow when things go terribly wrong in our lives. God is in control, even with expensive flat tires and messed up construction plans! If we let Him control, He will work all things together for good to them that love Him and are called by Him.

These two tense situations revealed something to me. I remembered that I must have patience and wait upon the Lord. **Faith and trust in God can't fall apart as soon as He doesn't move in the direction that I think He should, or in the timing I want.** I need to constantly remind myself that it's not about me! This whole area of financial blessing is a part of the big picture of what God is doing in the lives of all people at all times. There may have been a need in the life of the man changing the tire; something I could easily take care of because God is already blessing my finances! There may have been an accident waiting to happen that would have cost me proportionately more than \$80 and two hours of time had I not been moved off the roadway during that time. There are a lot of things that God might have seen that could have happened in my life or the life of another believer. He is in control of *all things!*

God was also in control of the building project that I fretted about all night long. I needed to believe that, and I needed to trust Him in what He was doing. Once I did that, I was freed of the fear that I let rule in my heart and bring me sleeplessness! The problem was easily fixed and we moved ahead on schedule. The building project turned out just as God wanted it to. When we are following God's kingdom principles for our finances, we do not have to ever live in fear. If we are following God's kingdom principles for our finances, things do not have to go just as we expect, because God is doing something mighty through the circumstances that we face. I have learned to trust Him, and wait upon Him! I cannot lose!

## Principle #10 - Kingdom Life

God knows our needs. He supplies the resources that we need to live the abundant life Jesus promised. In Matthew 6:25, Jesus said, *“Do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes?”* Later on in this same text, Jesus says God will take care of all these needs if we seek first the kingdom and His righteousness. It does us no good to follow these principles if we do it just to build a bigger bank account and have more toys. Jesus tells the account of a certain rich man whose ground provided a good crop. He was so blessed that he didn’t have room to store his blessings. He decided to tear down what storage he had and build bigger barns. He planned to sit back and enjoy life (Luke 12:19). God called him *“a fool”* and demanded his life. Jesus concluded the story with, *“This is how it will be with anyone who stores up things for himself but is not rich toward God.”*

I am not impressed with people who have large bank accounts but have never given anything to the Lord. Neither am I impressed by church organizations that have savings accounts and Certificates of Deposits to house hoarded wealth. Many denominations, and some local churches, have money stashed away while they refuse to reach out into their communities and the world around them. I believe that God will demand an accounting of these worldly ways of doing business within His kingdom system.

If we are following God’s will to advance His kingdom in the community around us, we will be richly rewarded. Scripture tells us to seek God and His [kingdom] way of doing things, and He will bless and prosper us in ways beyond our imagination. We cannot work on faith and hoard wealth. When an individual or an organization does that, they send a message that it

is possible for God to forget our needs. We can't be double minded, living by fear and by faith at the same time (James 1:8).

## Principle # 1 1

### Seek, Ask & Knock

The eleventh principle that Jesus taught to his followers is really where we start to gain godly wealth. Jesus said in Luke 11:9, *“So I say to you: Ask and it will be given to you; seek and you will find; knock and the door will be opened to you. For everyone who asks receives; he who seeks finds; and to him who knocks, the door will be opened.”* When we began the work at New Life Bible Church in Winnebago, Illinois, I put this principle into place. My goal was to go out and make several hundred door-to-door calls, and I wanted to be received with courtesy when I knocked. After reading this text, I decided to ask for a blessing of effectiveness from God before I knocked on the doors. I also enlisted fifty prayer partners from all over the United States and Canada and shared this principle with them. I asked them to ask God for blessings on our effort as we planted this new church. It has been an incredible success; God certainly has opened the floodgates of heaven and is blessings for us!

At a recent Bible Conference, I heard a message on the idea of expecting God to do big things in your life. The speaker talked about asking, seeking and knocking. Then he asked us to go before God and ask Him for the resources that we need to get our desired ministry done. He challenged us to write down a specific amount that we would need to complete the ministry God had called us to do. People everywhere around me were writing down the dollar amount they thought they might ask God for. As I was praying for revelation of what to ask for, I heard the couple immediately to my left talking. They said, “We just don't need anything in our lives. We are com-

fortable and blessed.” I snuck a peak as they wrote down \$5000.00! They apparently were thinking only of their own needs and not of the ministry they could do to help the church. Most churches today could suck up \$5000.00 by just replacing their worn out furnaces. It was obvious they didn’t realize that they could ask from God for a greater kingdom need, and be used by Him to fulfill that need. Or worse yet, they knew about it and didn’t believe that God would hold to His Word

On the other hand, I dreamed a little bigger! I thought of the ministry that I would like to see done throughout the body of Christ. I thought of all the church buildings I knew of that needed a roof or furnace or front doors. I thought of the many pastors whose families live on next to nothing while CEO’s of major corporations are making millions of dollars in bonuses and stock options on top of huge weekly salaries. While I know that their finances are going to rust and see corruption and the pastors are making investments into eternity, it doesn't seem right! I thought of all the kids who go to bed hungry at night. I asked God what He wanted me to put down, and \$20,000,000 came to mind. I asked God if that is what He wanted, and He told me to double it. I upped the figure to \$40,000,000. That is forty million dollars! Has God opened His floodgates of heaven and poured out that amount of money yet? No! But I am convinced that one day He will, and I live with anticipation.

If you want to understand the principles that God has toward financial freedom and have newfound wealth in your personal finances and the finances of your church, begin by seeking, asking and knocking. God wants us to trust Him in this area of our lives, and He will answer our prayers. When He answers, doors will be opened that will take us into the realm of the supernatural. That realm goes beyond anything you can ask or imagination. My suggestion is to ask big!

## Principle #12 – Consecrate

In all that we do and all that we say, it is absolutely necessary that we give all the credit to God. One of the things that God was concerned about when He gave Israel the Promised Land was that they would take credit for the increase in their lifestyle. Moses wrote in Deuteronomy 8:17, *“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 the ability to produce wealth, and so confirms his covenant, which He swore to your forefathers, as it is today.”* God will open doors and do all sorts of things to make a way for wealth for those who obey and follow His commands. That is until they begin to take credit for what has happened. God wants to prosper us, but He wants the credit for being involved in our lives.

We should take a close look at II Chronicles 25:15-16, too. It reads, *“His fame spread far and wide, for he was greatly helped until he became powerful. But after Uzziah became powerful, his pride led to his downfall. He was unfaithful to the Lord his God.”* I have written next to this text, *“Lord, please don’t let my pride get in the way of my love for you.”* We must always be careful to not take credit for the things that God is doing in our lives. We must always work to put pride in its proper place.

Jesus quotes Psalm 118:22-23 to the Jewish religious leaders in the parable of the tenants (Mark 12). *“The stone the builders rejected has become the capstone; the Lord has done this, and it is marvelous in our eyes.”* God took something rejected by men and made it valuable to the whole building process of His kingdom. Men have no right to take credit for what is happening in the supernatural realm. We must always give the credit to God.

We have seen incredible things happen at our church. Sometimes I, personally, can’t believe they are happening. When I get out into the commu-

nity people frequently ask, “What are you doing out there to make the church grow like it is?” I could easily start out and list all of the things we are doing. In fifteen minutes of conversation, it is real easy to take all the credit and not ever mention God once. I have repented of that mistake more than once. Now I try to answer, “I don’t know! It is the Lord’s doing, and it is marvelous in our eyes!” I don’t tell you this lightly. Taking the credit that belongs to God is a major problem that can have huge consequences against continued blessing. It is super easy to take credit for what God has done in His supernatural power and cut off our blessing flow in a heartbeat.

What is particularly bad about taking the credit for what God is doing is that we begin to cut Him out of the picture. In so doing, we begin to see money as *our* money, and not God’s. The wrong attitudes that go along with having a lot of money will quickly raise their ugly heads. Satan will destroy every relationship and friendship that you ever had. As you withdraw from your time with God and the time that you used to spend in His Word, you withdraw from your relationship with Jesus. When that happens, you lose the healing power He has for your health and physical welfare. Satan will physically kill you if you let him do it. The Message Bible describes the process so clearly. In Matthew 13:15 it reads, “*Your ears are open but you won’t hear a thing. Your eyes are awake but you don’t see a thing. The people are blockheads! They stick their fingers in their ears so they won’t have to listen; they screw their eyes shut so they won’t have to look, so they won’t have to deal with me face to face and let me heal them.*” Let me say it again. Having a lot of money will destroy you if you don’t keep a solid grounding in God’s Word. Let the spiritual things in life slip by you, and your money will become a tool that Satan uses to do his thing.

In another conference, the leader said something that really bothered me. He spoke of two different occasions where the Lord had put a lot of money

into his ministry. In both cases, he received a rather large sum of money but not enough to finish the task that he wanted to do. I see that money as seed money that the Lord was giving for a greater harvest later on. He saw it as the Lord not doing enough. Twice, he openly suggested, "Let's take the money down to the gambling boat and place it on one square of the blackjack table. It's not enough now to do anything with, but with one swing of good luck we could make a fortune." He was suggesting that the money that God had supplied for seed (II Corinthians 9:10) be gambled at a worldly gambling boat. I am sure that if he were confronted, he would claim he was only joking. But his words put more faith in the gambling system than it did in Almighty God! His statements show that he was not knowledgeable about the kingdom system of sowing and reaping. He was not trustworthy, faithful or consecrated to what God had put into his care. I am afraid that one day this man will have to give an account to God for the words that he spoke and the suggestions he made.

We need to be careful with the blessings that God gives us once we start the process of working with His financial principles. God will work in ways we can't begin to understand, and things will happen in the physical and spiritual realms of life that will leave us scratching our head. We need to trust completely that God's Word is what it says it is and that God's plan for us is not harm. Once you enter into this lifestyle, doing things God's way is the most important part of the mix. Once again, remember that cake. You can have all the right ingredients and all the right proportions. You can mix it all up and put it in the right size pan. After doing all that if you refuse to turn on the oven and heat up the cake, you have nothing. It's time to get out of the old way of doing things and step into the heat for the sake of the kingdom of God. You just can't imagine how good the end results will be!

# Chapter Five Study Guide

In the last three chapters, we have worked through twelve financial principles that God has put in His Word. These financial principles will change your life if you incorporate them into the realm of your finances. At this point in the book, are you willing to begin working in this direction?

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Principle number nine is that it takes patience to see changes begin to take place. Why is that? What is God trying to do by taking His time to change things? \_\_\_\_\_

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Why do bad things happen to good people? How should we look at them when they happen to us? \_\_\_\_\_

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What does Jesus say about worrying over not having enough for our daily needs? What does he say about storing up huge storehouses of wealth?

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If we are following God's will to advance His kingdom in the communities around us, we will be \_\_\_\_\_.

God does not want us to be double minded, living by \_\_\_\_\_ and by \_\_\_\_\_ at the same time (James 1:8).

Jesus instructs his followers to \_\_\_\_\_, \_\_\_\_\_ and to \_\_\_\_\_. He says that we have not because we \_\_\_\_\_ not!

Jesus says that if we ask, the \_\_\_\_\_ will be \_\_\_\_\_ for us. What does that mean to you? \_\_\_\_\_

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The Bible speaks often about success. God's Word warns against doing one thing when success comes. What do you think that is? \_\_\_\_\_

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When God blesses us with incredible success, what must we be careful to give Him? \_\_\_\_\_

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## Chapter Six

# There Is Plenty To Go Around!

*Who has claim against me that I must pay?  
Everything under heaven belongs to me.  
Job 41:11*

In this chapter I want to elaborate on a topic that we touched on before. When God says that He will do something, we don't always have to know how He will get the job done. He is a God that works in the realm of our impossible and our unimaginable. Mark 10:27 tells us, *“With men this is impossible, but not with God; all things are possible with God.”* Paul writes in Ephesians 3:20, *“Now unto Him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us.”*

We know that God “owns the cattle on a thousand hills” (Psalm 50:10). We think that for Him to go about giving returns of thirty, sixty or a hundred times what we have given to Him, He is going to have to sell some of those cattle or somehow produce more wealth. I don't believe that God has to do either of those things. He isn't about to give up any of His cattle to the enemy, and He already owns all the wealth of the world. So how will God come up with the wealth that He has promised to those who are obedient to Him?

People who read the early drafts of this book, said, “Pastor! I read what you said about money, but there just isn't enough to go around.” Once again, we believe what the worldly system wants us to believe. The truth of the matter is that there is more than enough wealth in the world for us to do whatever it is that God wants us to do. The issue is always if we believe what God promises or not. The bottom line is, “Do you believe what God says in His word?”

I believe that Proverbs 13:22 tells us where the money will come from. It says, *“A sinner's wealth is stored up for the righteous.”* I like what the Amplified Bible says about this verse. It reads, *“The wealth of the sinner [finds its way eventually] into the hands of the righteous, for whom it is laid up.”* God restates this again in James 5:1-3 with a little twist on the same

concept. In the Amplified Bible James 5:1-3 reads, “*Come now, you rich [people], weep aloud and lament over the miseries (the woes) that are surely coming upon you. Your abundant wealth has rotted and is ruined and your [many] garments have become moth eaten. Your gold and silver are completely rusted through, and their rust will be a testimony against you and it will devour your flesh as if it were fire. You have heaped together treasure for the last days.*” We read here that the wealth of the rich is going to amount to nothing for them, and will eventually devour them as if it were fire. What catches my eye is the last line in this text, “*You have heaped together treasure for the last days.*” If the wealth of the sinner is laid up for the righteous (Psalm 13:22), and if sinners have heaped together treasure for the last days (James 5:3), it appears that in the last days we can expect that wealth (of the sinner) to come into our ministries to do the work that God is going to have us do. This might be quite a stretch on Bible interpretation, except for one thing. In Bible history, God has done this before; not once, but at least five different times. Check this out!

When Israel came out of Egypt, they came out with the wealth of that nation. God caused the people of Egypt to give gold and silver to the Israelites to take with them into the wilderness (Exodus 3:22). Later, God told Moses to ask for an offering for the Tabernacle. Once the people discovered their purpose for having the money, they brought so much to Moses that it got in the way. He had to tell them to stop (Exodus 36:6-7)! God supplied the wealth of the nation of Egypt to accomplish what He wanted for His people.

A second occurrence of this principle is in 2 Kings 7:1-19. Samaria was under siege by an enemy nation. There were four outcasts, lepers, who were so unimportant to the people that they had to sit outside of the city gate with the enemy. Finally, they got so hungry they decided to go into the enemy camp and hope for mercy. God's supernatural intervention caused

the enemy to flee. When they got there, they found the wealth of an enemy nation scattered throughout the camp and along the road. They picked it up and the wealth of the wicked quickly became theirs!

Isaiah tells us several times (45:3; 60:5; 61:6) that the wealth of other nations around Israel would be brought to them. God raised up Cyrus to bring the children of Israel back from the seventy years of captivity in Babylon. Then God gave Cyrus the wealth of the Babylonian empire to finance both the return of the people and the rebuilding of Jerusalem. History tells us Babylon gave up millions of dollars from their secret treasuries to accomplish the job that God wanted done.

The fourth instance of wealth transferred to the righteous is in the account of the birth of Jesus. Matthew 2:11 tells us that the three Magi from the East fell down and worshiped the Christ child. They opened their treasuries to him with gifts of gold, frankincense and myrrh. Many of the same teachers and pastors, who tell us we need to be poor, also say that Jesus was a poor man. They are quick to point out that he said that he didn't have a place to lay his head, let alone a house to live in (Matthew 8:20). I believe that was by his choice, and not by purpose (Philippians 2:8). He chose to build relationships through the generosity of the people that he ministered to (John 11:5). But, he sent out the twelve and the seventy-two as advance delegates to his arrival into various cities. That could have taken a lot of much needed capital to accomplish. We can speculate about who paid for the Passover dinner, and we can speculate if he went to Hertz Rent-A-Donkey for his procession into Jerusalem! One thing that we do know is that money was coming from somewhere. In addition to the parents of Jesus financing a move into Egypt, a lot of ministry took place that had to have funds from somewhere to make it happen.

Finally, we see God's anointing at work with the story of Zaccheaus.

Jesus, the Anointed One, tells Zaccheaus to come down out of the tree and take him home to dinner. Zaccheaus' reaction to being chosen by the righteous Son of God was to transfer his wealth. It came automatically, apparently because of the strength of the anointing around Jesus. Jesus said nothing to Zaccheaus about this. God worked the impossible as Zaccheaus said, *"Look, Lord! Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount."* Just by coming in contact with the anointing that was on Jesus, Zaccheaus was willing to use his wealth for the sake of ministering to the oppressed.

I believe the same anointing power of Jesus is available to us (I John 2:27)! It will come to those who have proven themselves trustworthy with their money (Luke 16:10-13). We must always work through the Holy Spirit and then begin to anticipate the impossible to happen. That is where faith begins in our relationship with God. A few years ago I heard that J.P. Morgan, a Wall Street brokerage company in New York City, moves thirteen trillion dollars a day through its brokerage system as they transfer money from one account to another. There is an incredible amount of wealth out in the world! It looks to me like God intends that wealth to be transferred to the faithful righteous in the last days.

Joel prophesies that God's Spirit will move in the last days (Joel 2:28-32; Acts 2:17-21), and an incredible work will go on around the world. The church, as most of us know it today, is not financially in the position to handle that increased workload and the resulting numbers that will come with it. Only a supernatural increase in our ability to get wealth will enable the church to handle the increased ministry load and care for the people that will be coming into the body of Christ. The wealth of the wicked will finance that move, and only faithful people will be trusted with that wealth. Many of the churches and Christians (apostate church) of today will miss

out on what is happening within the move of the Holy Spirit because they cannot be trusted with what God has given them now!

Are you putting yourself into the position of being a trusted son of God? Money is a multiplier! If you are not trustworthy now, you will certainly not be trustworthy if God should give you wealth. If you are greedy and insensitive now, when wealth comes you will be more greedy and insensitive. If you are hoarding wealth now, increased wealth from God will just give you the chance to hoard more. But if your heart is right, you will use the wealth God has for you now to advance His kingdom. Then, when greater wealth comes your way, you will be trustworthy and responsible to do the things He wants you to do.

## Chapter Six Study Guide

Where is God going to get the thirty, sixty or one hundred fold return on our giving to His kingdom work? \_\_\_\_\_

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Name at least five different times when Scripture records the wealth of the wicked being transferred to the righteous. Do you believe this is a promise for faithful people today? \_\_\_\_\_

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Do you believe this is a promise for faithful followers of Christ for the last days? \_\_\_\_\_

What are your thoughts about the gifts brought by the three Magi to Jesus at his birth? Were they substantial or insignificant? \_\_\_\_\_

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Jesus is the Anointed One prophesied by the Old Testament. Do we have the same power available to us today in our ministry? \_\_\_\_\_

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Why does the trustworthy church of today have a need for incredible wealth in the last days? \_\_\_\_\_

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What does your church do with the money that comes through their tithes and offerings? Do these actions show trustworthiness toward the work God is calling you to do? \_\_\_\_\_

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## Chapter Seven

# "Cooking The Books"

*So if you have not been trustworthy in  
handling worldly wealth, who will trust  
you with true riches? Luke 16:11*

In any financial statement there is always a bottom line. Analysts look at that bottom line to size up the strength of the company. If the bottom line is in the red, running without a profit, the company is weak and in trouble. If the bottom line is in the black, operating with a profit, it is strong and on the road to success. Some companies are working in the red and making their investors think they are working in the black. A few years ago, we saw an example of this with Enron and Microtel. They were “cooking the books” and cheating on their profit and loss statements. This kind of action eventually caught up with them. Their corporate officers are now paying heavy consequences, while their corporations have declared bankruptcy and gone out of business. Many of us who follow Jesus and proclaim we walk by His standards are in the practice of “cooking the books” with our finances.

We live in expensive houses, drive expensive cars and live very comfortable lifestyles. We give a false appearance of being blessed, but we are in debt up to our ears. When the offering plate passes by each week, we drop in very little, or nothing at all. Instead of preparing to take the kingdom of God by force, we give less than the cost of last night's movie. We may fool those around us into thinking we're true believers, but God looks at what is happening. He knows when you are “cooking the books.”

God’s Word gives an example of a couple who “cooked the books.” Luke tells us in Acts 5:1-11 that Ananias and Sapphira sold a piece of ground. They brought the proceeds from the sale to give to the church. That is noble in itself and should be commended. But in the process, they “kept back part of it,” and lied to Peter. They told him they gave all the money they had received from the sale of their property. They gave the impression they were doing something more for God than they were. They had every right to give to God what they wanted to give. They could have given half of it, or all of it, or none of it. They exalted themselves in the eyes of their

fellow believers for the sake of looking better and bigger than they were. They “cooked the books” and the Holy Spirit judged them that day because of it. It cost both of them their lives.

This happened very early in the New Testament church, and it continues on throughout history. While we may not receive the same immediate results that Ananias and Sapphira did, we live under condemnation and with constant lack in our life. Jesus is very specific in all of his teachings about misusing the income that we have been entrusted with!

Jesus tells two parables in Matthew 25:1-30 about proper stewardship with money. In the parable of the ten virgins, the one thing that separated the wise virgins from the foolish virgins was the way they used their money. The wise used it for the sake of the bridegroom who was coming. They bought oil to be prepared in case He was delayed. The foolish virgins obviously had money since in verse 10 they went to buy oil. Yet they came totally unprepared if the bridegroom didn't come on their schedule. The results were that they were shut out of the wedding party (Matthew 25:10-13). Many of us are in the position that we can do something to advance the kingdom of God with our money. But, we simply choose to wait for Jesus to come again; we do little or nothing to help the church as we wait. We have the potential to mightily and forcibly advance the kingdom of God in the community around us, but we don't. We simply don't have the understanding or the faith to step out and move toward what God promises us. Hosea said it all when he wrote, *"My people are destroyed from a lack of knowledge"* (Hosea 4:6).

The second parable in Matthew 25:14-30 is the parable of the talents. Jesus tells about a man who was going off into a far country on business. He left money with three servants and expected them to oversee it until he returned (The Greek word here for “*oversee*” actually means increase it). Two of the three got busy and made a profit while the man was gone. They

increased the man's money, and he rewarded them appropriately when he returned. The third servant took the money and buried it. He was irresponsible with the money that was entrusted to him. Instead of reward, the unprofitable servant was cast out of the kingdom into outer darkness. It appears that this servant received the same reward as Ananias and Sapphira. I believe that we will reap that same reward for unfaithfulness with the money that Jesus entrusts to our care while He is in heaven taking care of His business (John 14:1-4).

I want to share with you one last Bible account about money. This time it shows proper stewardship in the New Testament church. In Acts 10 we are told about a man named Cornelius. He was a Roman soldier and a follower of Jesus Christ. Cornelius saw a vision. In that vision an angel of the Lord appeared and said, *"Your prayers and gifts to the poor have come up as a memorial offering before God"* (Acts 10:31).

We are told specifically that Cornelius was a man of prayer and that he gave his money to advance the kingdom work. God sees and hears the attitudes of our heart, and our subsequent actions with our checkbook. We can pray for the poor all day, and then ignore them when a love offering is collected at our church. We may talk about the plight of the homeless, and walk right by a hungry man sitting on a street corner. We can squawk about the need for a stove in the kitchen of our church, and never give \$20 toward the building fund. God not only hears our words, but He watches our actions, and they had better match up.

When my words and my deeds match, then my faithfulness to God's kingdom is truly shown (James 2:17-18). God, and the world around us, sees integrity in our words and actions. Integrity within our lifestyle is at its best! But even greater, the kingdom of God is being forcibly advanced through faithfulness to His Word! Mankind blesses God, and in return He pours out blessings on His faithful people.

I have had to learn how my faithfulness to God directly reflects His favor on me! In many ways my life has been like the children of Israel as they came out of Egypt. In Egypt they were in bondage and lived on a welfare system. They didn't have to make any choices in life, good or bad. All they had to do was work for their taskmasters. Their food was given to them. Their homes were given to them. Their jobs were given to them. But they lived in a land where there was never enough to make their lives enjoyable. The only thing they had that was "more than enough" was bondage and misery. The two go hand in hand.

When God delivered them from the land of Egypt, they came out with the wealth of the nation, but they were still living in bondage to a welfare mentality. We read about their struggles as God supplied their every need. In the wilderness as they wandered around, they had just enough to get by. God gave them manna and instructed them to gather just enough for the day, except on Friday. On Friday, they were supposed to gather twice as much so they would not have to work on the Sabbath day. If they tried to accumulate more, it would mold and sour. God wanted them to learn to trust Him completely with *just enough* before He would take them into the Promised Land and the realm of *more than enough*. When they learned to be faithful with what little they had, then God knew they could be trusted to be faithful with an abundance.

When the twelve spies gathered at the edge of the Promised Land, they came back with reports of abundance and incredible resources. Israel was on a collision course with their purpose in life, and they turned and ran from it. They lacked sufficient faith in God to believe that He had something better for them. God realized that they were not ready for the blessing He had in store for them. He took them back into the land of "just enough" (Numbers 14:25). It took forty more years before they were ready to handle the abundance of God.

I was forty years old when I began to realize the abundance that God had in store for me. I am now fifty-seven years old, and I still have not come to the full potential of God's plan for my life. I am in a process of learning how to come out of the welfare mentality. I have spent most of my life waiting for God to "let my ship come in!" I wanted more, but I wasn't willing to do the things that God expects of me to get it. God's teaching from His Word is a process that I am learning and now sharing with others as I learn. I tell my children, "Learn now while you are in your twenties and thirties what has taken me fifty-seven years to learn. You will have twenty-five to thirty years head start on me. Teach your children while they are little, and they can have an even greater head start on you!"

Israel could have had incredible wealth, beyond anything they could ask or imagine. Instead, a whole generation of them had to die in the wilderness. A generation of children and grandchildren would not have had to go through those wilderness years. God is gracious and He is teaching me without killing me, like that generation of Israel. We have opportunity to renew the thinking in our minds. We need to gain the wealth so we don't have to take them to the bank and teach them how to operate under the bondage of the world's financial system. We need to accumulate wealth so that we can bless our children, and then grandchildren (Proverbs 13:22a), while we show them examples of blessing others around us. We need to learn God's system, and begin to make it work for the advantage of the kingdom. That's what He wants us to do. He challenges us to "*Test me in this! See if I don't open the floodgates of heaven and pour out so much blessing that you can't contain it.*" I challenge you. Test God, and see His abundant blessings begin to flow through you to the people He has put in your life. Your life is not an accident, nor is the life of those around you. You are on a collision course with your purpose for being here. Will you meet that purpose with the wealth God has for you?

# Chapter Seven Study Guide

Give two examples of “cooking the books” from the New Testament. \_\_\_\_\_

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What were the end results in each case? \_\_\_\_\_

What was Cornelius’ attitude about money in Acts 10:31? \_\_\_\_\_

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Put into your own words what it means to “cook the books” within today’s church. \_\_\_\_\_

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How does my integrity effect God’s favor toward me? \_\_\_\_\_

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## Chapter Eight

# God Will Give You What You Need To Get Wealth

*All scripture is God breathed and is useful for teaching, rebuking, correcting and training in righteousness, so that the man of God may be thoroughly equipped for every good work. 2 Timothy 3:16, 17*

These lessons on money and its purpose have been a process that has grown in my life for the last seventeen years. The things I have written in this book, I have incorporated into my lifestyle. The results are that my life and my finances have done a 180° turn. If this information changed my life, it will change yours, too. I believe what I share with you will work for your good if you seek God's provision in the matter! I have to confess both tragedy and success in my finances and life during the last thirty-five years. All of the tragedy came when I left God out of the picture. All of the success came from including Him by seeking His wisdom and guidance. We need to understand that God has a specific reason (purpose) for each of us to build up wealth. Unless we are working (not idly waiting for our ship to come in) for that purpose, it probably isn't going to happen. We need to get past the idea that wealth is evil, and, therefore, we are not to have it. We need to do God's will. Let's look at an Old Testament account in one of the Minor Prophets.

The book of Haggai starts out with a story about the need to rebuild the temple. The temple had been destroyed by Babylon many years earlier when the people of Israel were carried off into captivity. God raised up Cyrus to bring the Israelites back to Jerusalem, and even supplied the money to rebuild the walls that would protect them from future enemy attacks. Now time has passed (nearly eighteen years), and things have settled down in the community around Jerusalem. But, the people have lost sight of their priorities. They finished the walls and began to work on the temple. But with nothing pushing them from the outside, they lost touch with God's priorities. They began to work on their own properties and let the work on the temple slip. Pretty soon all of their resources were going for themselves. God's purpose for them being there was ignored completely. God called them back into compliance through the prophet Haggai.

God says in Haggai 1:5-7, *Give careful thought to your ways. You*

*planted much, but have harvested little. You eat, but never have enough. You drink, but never have your fill. You put on clothes, but are not warm. You earn wages, only to put them in a purse with holes in it. Give careful thought to your ways. Go up into the mountains and bring down timber and build the house, so that I may take pleasure in it and be honored. You expected much, but see, it turned out to be little. What you brought home, I blew away. Why? Because of my house, which remains a ruin, while each of you is busy with his own house. Therefore, because of you the heavens have withheld their dew and the earth its crops. I called for a drought on the fields and the mountains, on the grain, the new wine, the oil and whatever the ground produces, on men and cattle, and on the labor of your hands.*

Wow! These people were working hard, and trying to live life day by day. Yet, nothing they did made a difference for them in their finances. God had removed His enabling power, His anointing, from their lives. In their work, they could never bring home enough. In their attempt to feed their families, they were always hungry and thirsty. They brought home paychecks, and it was never enough to meet their needs.

I don't know about you, but this sure describes my finances and my work before I "gave careful thought to my ways"! There was never enough. The harder I worked, the less I brought home. I would get ahead only to have a car break down, the plumbing freeze or a child get sick. Glenda and I fought all the time because I blamed her and she blamed me. The money was going somewhere, and neither one of us was spending it. We had holes in our purses and didn't understand why. There was a drought in our finances because our ways didn't match up with the Lord's ways.

I finally understood that what I was doing wasn't working. I said to the Lord, "My way isn't doing it! I need to learn to do it your way!" God

has honored that desire and blessed me for it. It happened to me just as it did for Israel. Once they turned from their selfish ways, God began to bless them. In Haggai 2:19 God says to them, *"From this day on, I will bless you."*

Does your paycheck never seem to go far enough? Are you living in lack and can't seem to get ahead no matter how hard you work? Is there drought in your life and absolutely nothing to get excited about? May I make a suggestion? Consider your ways! God's ways are recorded in His Word, and that Word will change our lives if we are willing to listen to it. Paul wrote to Timothy, *"All Scripture is God-breathed and is useful for teaching, rebuking, correcting and training in righteousness, so that the man of God may be thoroughly equipped for every good work"* (2 Timothy 3:16-17 ). God's whole plan for His people is to be able to do good works, or to be a blessing to others. He will not require the good works without fully equipping you first, and that includes the money you will need. God is an awesome God! His work is the most exciting thing I can be doing. It took renewing my mind to God's ways for it to happen.

We also have to remember that "riches" does not always mean money! The term "true riches" is referred to in Paul's writings (Colossians 1:27; Ephesians 3:8). "True riches" is an anointed ability to advance the kingdom of God forward when it seems impossible. It is God putting His supernatural power on you to get the job done that He wants to get done. People will ask, "How are you doing it?" They will wonder what happened that everything seems to work for you. "True riches" is working with the strong power of God in your ministry. Luke wrote in Acts 10:38, *"God anointed Jesus of Nazareth with the Holy Spirit and power, and how he went all around doing good and healing all where under the power of the devil, because God was with him."* "True riches" will give us abilities and directions from God that will change our lives forever!

“True riches” begin by recognizing that power when it appears and then moving with it as it changes our lives. “True riches” may come in the form of wisdom and discernment to accomplish something unheard of before. God may give you an idea that will change everything in your life. Let me tell you a story about an opportunity that I missed when I missed a word from God! I was in the midst of one of the greatest spiritual struggles in my entire life. I didn’t recognize it as a spiritual struggle until twenty years later (hindsight is always 20/20 vision). I mentioned earlier that I bought a “Ma and Pa” grocery store back in the early 1970’s. I was absorbed with building up the business and making money for myself. During the time that I had this store, Satan threw everything he could at me. God knew that I was being prepared to go into ministry, and Satan seemed to know that, too. Apparently, I was the only one of the three that wasn’t aware of the situation. In our search for wealth, we must understand that it only takes one word from God to put us in a position to be wealthy. Let me say that again because this is that important. **In our search for wealth, we must understand that it only takes one word from God to put us in a position to make us wealthy.** I didn’t hear my word from God.

My brother-in-law was a packaging engineer working for some company in St. Louis. One weekend while he was visiting with us, he said, “I believe that the supermarket bag for the future is going to be made out of plastic. What I can’t figure out is how to hold the bags so they can put groceries or other items in them. I have thought this through quite extensively, and I can’t come up with any ideas. I am willing to share the concept with you if you can come up with something that will work.”

My response to him was swift! “You are out of your mind! Paper sacks have always been the way groceries have been packed, and it will always be that way. They have a flat bottom, and they are easy to set items down in. Plastic bags have no bottom and will never work.” Well, guess what is

the primary source of packaging for the whole retail industry today? I see millions of plastic bags going in and out of the grocery and department stores, and I realize that I could have had a fraction of a penny on each one sold. I got the word from God on how to make incredible wealth, and I didn't know what to do with it. I rejected it because of a lack of wisdom of future packaging needs and God's kingdom system. If our heart is right with God, we will be given "true riches" through the anointing power of Jesus Christ. When we work under that anointing, we will experience opportunity to gain wealth for God's system.

What disappoints me the most is that I never even asked God what He thought about it! I could have prayed about it and asked for His wisdom. Instead, I was so impulsive and arrogant at the time that I shot back an answer on my own. It turned out to be very costly, to me and to the kingdom of God through tithes and offerings that would have come from the wealth generated. As we begin to work in this new system of finances, we need to stay focused on God and what He wants from each of us. We must have constant prayer time to seek His wisdom and His knowledge. As we head into the last days, we will face situations that we have never faced before. I believe we will make it through these times if we continually seek God's direction and peace in our lives. We cannot go into panic when the world system falls apart. The only way we can sustain our peace of mind is through the constant peace of God (John 14:27)!

I think knowledge about the anointing power of God is important enough to go on with other illustrations in Scripture. It can be seen in Adam and Eve (Genesis 1-3) as they did the work that God called them to do in the garden. They cared for the garden, harvested crops, named the animals and so forth. They had a power that carried them along and guided their every footstep through life. Until they sinned! Then that power was stripped away from them. They hid in the bushes because they realized

they were *naked*. It wasn't just their physical bodies that were naked. God had stripped His anointed covering from them. He had removed His enabling power to succeed in what they were created to do.

We must learn the process that it takes to gain that same anointed power to do the work that God has prepared for us. Jesus said that we would do even greater things than what he did. Paul says in Philippians 4:13, "*I can do all things through Christ which strengthens me!*" God gives us His supernatural ability to do the ministries that He calls us to do. Through the Anointed One, God will put His anointing power on our decisions, our abilities, and our desire to increase His kingdom and push it forward into the kingdom of darkness. We must be honest and trustworthy to do everything God expects for us to do.

Let's continue to look at the anointing power of Christ Jesus at work in our lives. Think back to what I said earlier. When you work for a business that is owned by the world instead of someone from the body of Christ, you are bringing worldly wealth into God's kingdom through tithes and offerings. Now think about this. What if you owned the business, and dedicated it to the work of the Lord? What if that business began to operate under the anointing power of Christ? What if you paid tithes and offerings on the profits of the business and not just on the paycheck that you bring home? What if the body of Christ was taught that wealth was not evil, but that the love of that wealth is the root of evil? What would that do for your personal wealth and the resources of your church? Can you imagine the incredible ministry that your church could do if you had plenty of resources to do whatever God puts in your heart?

Do you remember the man who walked up to me and gave me the check for \$500,000 and then called me back and gave the interest check that totaled another \$40,000? Altogether that year, Bill and his wife gave the body of Christ somewhere over \$1 million dollars. Not all of that \$1 million

came to our church, but it all went into the body of Christ around the world. This man grew up in a single parent home without enough money to buy a sack to carry his lunch to school. How did he get so wealthy? He listened to the Lord, and followed what he was told to do. Following God's financial principles made him a wealthy man.

Bill was a salesman in the early 1970's for a steel company in southern California. Bill is the same age I am, and his story runs at the same time I was managing the "Ma and Pa" grocery store I've already told you about. Bill had a great talent and could apparently sell ice to an Eskimo. He tells me that he was bringing home a paycheck of more than \$10,000 per month. That is pretty good money for the early '70's! One day the company came to him, and told him that he was making too much money. They were going to cut him back to a salary of so many dollars per month instead of the commissioned salary they had been paying him. Bill tells of the decision that he faced at that time; he could continue to sell at the rate he had before while on commission, or cut back his effort and sell just what they were paying him for. He says he wrestled with the decision, but decided that he wasn't satisfied to do a half-day's work and get a whole day's pay. He continued to sell at the rate he had been selling, even though it meant less money in his pocket.

Sometime in the next few years, he felt that God was telling him to buy the company that he was working for. He shrugged it off at first as impossible, especially since he didn't have any savings. But God kept prompting him to go to his boss and tell him about his idea to buy the company. After more time passed, he did go to his boss and talked with him. His boss got upset and said if he went to the owner with this idea, they would both get fired. More time passed, and Bill continued to sell steel day after day. Bill continued to feel God telling him to approach the owner and make him an offer.

One more time Bill talked with his boss. His boss said he was not interested, but if Bill felt inclined to do so to go ahead. Bill made an appointment with the owner of the company. As it turned out, the owner wanted to sell, and Bill bought the company! Now Bill faced a serious problem. He had no money for the down payment. He was fairly certain that he could scrape it up with other investors, but as the closing date came near he had not had any success. A week before the closing date, the company auditors ran an audit on Bill's work contract that he signed with the company when he began selling for them. Remember that he had drawn a reduced salary for some time now, and continued to sell at the pace he sold when he was drawing a commission. The company found they were legally bound to a contract to him and wrote him a check to pay for back commissions. Bill had his down payment to buy the company. Bill and his wife have incorporated these twelve financial principles into their lives and have been a strong force in the kingdom of God ever since.

These principles will work for each of us and for the church today! Close your eyes for a moment, and let the imaginations of your mind stretch a little bit! What would happen to the work of the church, if thirty years from now the body of Christ owned companies like Wal-Mart, Sears and PepsiCo? I read in the paper that Wal-Mart had sales of \$1.52 billion on the Friday after Thanksgiving. Imagine a tithe paid on the profit from that! In case you are thinking I am totally nuts by now, let me repeat one of my favorite verses. *"Now to Him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us"* (Ephesians 3:20). Why not ask? I dare you to try to out imagine God! God works with the impossible when we allow Him to stretch our faith and when we are obedient to His word.

The church has traditionally relied on tithes and offerings to pay its bills. Some churches use holiday dinners and chili suppers to supplement their

lack of tithes and offerings. But what would happen if church members owned businesses that they had bought from worldly proprietors and were active at moving that wealth from the world to the kingdom of God? How many unemployed people could we bless with jobs and the knowledge of Jesus Christ? How many single moms would attend our churches, and, along with their children, see God's love at work in a practical way? How much of an economic boost would we be to our people, the church and the community around us? God blessed Abraham with incredible wealth through a diversity of investments (Genesis 13:2). He did this all for the sake of Abraham being a blessing to others around him. Once we get our thinking turned around to the possibilities of what God wants to do for us, we must put our faith in God to work for Him. He will bless our investments if they are for the sake of being a blessing to others around us! Do you believe that? I do!

What about our personal wealth? Not all of us are going to get the chance to buy multi-million dollar companies. God may have something different for us. Maybe God has been putting a strong desire on your heart to open a restaurant or a clothing boutique. Maybe He has been prompting you to write a book, and you have never gotten around to doing it. Maybe God has laid on your heart the need for a teen center or a day care in the middle of the worst depressed neighborhood in your city. Did you know that there are grants and no-interest loans available from the Small Business Association and the Federal Government? This is the wealth of a nation available to the righteous! There are so many things that we can get involved in that will bring wealth in abundance into the areas of need for our churches and our families. It all starts in the imaginations and desires of our heart (Psalm 37:4) and the passion that we have to further the kingdom of God (Matthew 6:33). Are you willing to step out and seek God's anointing power on your daily living? Will you ask God to show you what He wants for you and your family? Listen to God's Word, His prompting in your

heart, and step out of your comfort zone. Pursue what God is making available to you and He will bless you with abundance and wealth to be a blessing to others and to Him!

Jeremiah 29:11 is another one of my favorite verses. It applies to all believers. God says, *“For I know the plans I have for you. Plans to prosper you and not to harm you, plans to give you hope and a future. Then you will call upon me and come and pray to me, and I will listen to you.”* Go to bed tonight thinking about it and get up in the morning with it on your heart. God has this incredible desire to have a loving, caring relationship with each of His children. He wants only the best for each of us. He also wants to see His kingdom forcibly advanced into the kingdom of this world. He has set plans for us to be a blessing to everyone around us. When we understand that purpose in our lives, those plans will turn our lives around as we trust in Him and walk with Him in faith.

# Chapter Eight Study Guide

Are you living in abundance as God intends? \_\_\_\_\_

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If not, do you need to give careful thought to your ways? \_\_\_\_\_

What do you think needs to change in your financial lifestyle and your giving to God? \_\_\_\_\_

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According to II Timothy 3:16-17 what is God's plan for man? \_\_\_\_\_

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What will it take to fulfill that plan? \_\_\_\_\_

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“True Riches” is the \_\_\_\_\_ to  
\_\_\_\_\_ God’s kingdom when it seems impossible.  
God will put His \_\_\_\_\_ on us  
to get the job done right!

Adam and Eve lost their anointing power because they allowed \_\_\_\_\_  
to enter into their lives. Their power was \_\_\_\_\_ away and  
they realized they were \_\_\_\_\_!

Have you ever seriously felt God prompting your heart to do something for  
Him? \_\_\_\_\_ What did you do about it? \_\_\_\_\_

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Jeremiah 29:11 says God wants to prosper you and not harm you. If you  
believe that how are you serving God with your money? \_\_\_\_\_

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## Chapter Nine

# Summing It All Up

*Our people must learn to devote themselves  
to doing what is good, in order that they  
may provide for daily necessities and not  
live unproductive lives.*

*Titus 3:14*

God wants each one of us to be productive and effective in everything that we do to advance His kingdom. He has put us on the earth for the purpose of doing good works that He has prepared for us in advance (Ephesians 2:10). He has given us guidelines to follow (and boundaries to stay within) that will make the work easier to do and fulfilling in every way. One Bible passage comes to mind that is all important in our daily living. In John 4:23-24. Jesus says, “*Yet a time is coming and has now come when the true worshipers will worship the Father in spirit and in truth, for they are the kind of worshipers the Father seeks. God is spirit, and his worshipers must worship in spirit and truth.*” We can do everything written in this book, but, unless we worship God in spirit and in truth, they are not going to work.

Look back at Adam and Eve and what muddled the whole scheme of things that God had in store for mankind. Satan stole the ease and effectiveness of labor from Adam and Eve in the Garden of Eden. God endued (clothed) them with His anointing power (ability to get the job done with ease and effectiveness). When they sinned, that power left. They found themselves naked. The door was opened for the curse that God pronounced on them in Genesis 3. That curse would mean hard work for mankind from that time on. Adam’s son verbalized the punishment for himself and his father when he said, “*My punishment is more than I can bear*” (Genesis 4:13).

God had created mankind with a place, a purpose and a position. Read the first two chapters of Genesis and you will see that Adam was created to live in the Garden of Eden (his place). He was not put in Europe or the United States, but specifically in the Garden of Eden. He was given a specific work to maintain, or subdue, the area where he lived and to also populate it (his purpose). He was to rule over the fish of the sea and the birds of the air and over all the creatures that move along the earth (his position).

Satan came along and stole the effectiveness in which Adam did his work. Satan stole the anointing power from Adam in the garden. Today, we struggle through life until we find our place, our purpose and our position. Through Jesus we have been called to do good works in the community we call our home (place). Our purpose is to serve God in all that He has prepared for us to do (Ephesians 2:10) and our position is to be sons and daughters of Almighty God (Romans 8:15). Jesus bought the way to ease and effectiveness back (redeemed us) at the cost of His life and shed blood. Let's get to work and do the things that God is expecting us to do!

God has promised us that we would not be left to do things on our own. Zechariah 4:6 says, "*Not by might, nor by power, but by my Spirit says the Lord Almighty.*" Jesus told his disciples in Luke 24:49, "*I am going to send you what my Father has promised; but stay in the city until you have been **clothed** with power from on high.*" The serpent stripped the endowed power from Adam and Eve. Jesus came along and, through the Holy Spirit, dressed us in it again. He has given us everything we need to do the job God has set before us.

We must understand that we have been thoroughly equipped to accomplish the work that God has put in front of us (II Timothy 3:16-17). Too many people today are missing the work they have been called to do. Too many people today are struggling to do the work they have been called to do. And far too many people today have simply thrown their hands in the air and walked away from the work they are called to do (John 21:24-25). The effort at times seems to be impossible and instant gratification for the long hours is extremely limited, most of the time non-existent! Satan has taken a stand against the work that God prepared for His sons and daughters to do. Yet, he does not have the victory if we understand the equipping power that God has for each of us.

That power starts with the anointing power of Christ, the Anointed One.

Peter preached in Acts 10:38, *“You know how God anointed Jesus of Nazareth with the Holy Spirit and power, and how He went around doing good and healing all who were under the power of the devil, because God was with him.”* It was only through the anointed power of the Holy Spirit that Jesus could do any of the mighty things that He did.

God provides us with the **resources** and the **power** but we must take the authority that we have been given (Luke 10:19; Matthew 28:19,20). John wrote in I John 2:20-25, *“But you have an anointing from the Holy One, and all of you know the truth. See that what you have heard (the truth) from the beginning remains in you. If it does, you also will remain in the Son and in the Father. And this is what He promised us-- even eternal life.”* When we are endued (clothed) with the anointing power of God, we have an enormous enhanced ability to do the work that God has called us to do.

That authority and power comes through the baptism of the Holy Spirit. We must work for God in the most effective ways. Yet, many people today are leery of what they might experience in receiving that baptism. If you think there is a lot of false teaching about the financial realm of God’s kingdom, then you should see the false teaching about the spiritual realm of God’s kingdom! Many churches are like the people in the church of Ephesus who were working only from the baptism of John; a baptism of repentance (Acts 19:1-4).

John the Baptist said that when Jesus comes, *“He will baptize you with the Holy Spirit and fire”* (Matthew 3:11). Jesus told His disciples to go into Jerusalem and wait for the baptism of the Holy Spirit. Earlier, Jesus said in Matthew 7:8-11, *“For everyone who asks receives; he who seeks finds; and to him who knocks, the door will be opened. Which of you, if his son asks for bread, will give him a stone? Or if he asks for a fish, will give him a snake? If you, then, though you are evil, know how to give good gifts to your children, how much more will your Father in heaven give good gifts to*

*those who ask Him!*” In order to receive the baptism of the Holy Spirit we need to ask for it, and not be afraid of it. Once we receive the baptism of the Holy Spirit, we can boldly step forth and do the complicated works that God has set up for us to do with confidence. Jesus healed sick people and cast out demons. He caused the lame to walk and the blind to see. Then he told His disciples, and us, that we would do even greater things than what he had done (John 14:12).

In summary, God equips us with good spiritual gifts from heaven to do the work that He is calling us to do. But we must also realize that He is providing the physical resources to get the work done. Far too many of us are going through life broke and defeated because we don’t have the confidence to take the Word of God at face value. God says that He wants to prosper us (Jeremiah 29:11). We react and say that means He doesn’t want us to have wealth. God says that He wants to enlarge our territory (Isaiah 54:2), but we readily confess that we don’t have the money to do anything with a larger area of ministry. One of the greatest failures for far too many church boards come through the words, “We don’t have the money to do that!”

This book has given you seven attitudes of the world that we must change into attitudes of the kingdom of God. It has given you twelve financial principles that will change your life. Together they will give you insight that a lot of Christians are not getting. Your attitude toward the prosperity that God promises to you must change. You must have the faith to step out of your comfort zone and put God’s attitudes and principles into practice. They will not come easy. They will have to become a part of your life even when it hurts to practice them. But God is not a liar! He will never fail His Word. You need to persevere until the promises God has made to you manifest themselves. Believe me, they will come at some point in your life because of your faithfulness to God.

What have you got to lose? If you are struggling now with your finances, and you change things and still struggle with your finances, you've lost nothing! But, God's promises tell us if you will be obedient to Him, you will prosper! Five years from now you could be debt free and living a life of total service to God. I've heard of people taking a massive credit card debt load to a zero balance in a little over a year. It can be done! Even if you are already prospering, applying these principles will increase positive growth in all areas of your life.

Pray about what you have read. Listen carefully for God to prompt you in ways He has never done before. Decide in your heart and spirit that you are going to be totally obedient to what He tells you to do. Seek the baptism of the Holy Spirit and the anointing power that comes from God. Satisfaction and fulfillment in the work you are doing is just around the corner. Join me now; you won't be sorry.

***Listen, my sons, to a father's instruction; pay attention and gain understanding. I give you sound learning, so do not forsake my teaching. When I was a boy in my father's house, still tender, and an only child of my mother, he taught me and said, "Lay hold of my words with all your heart; keep my commandments and you will live. Get wisdom, get understanding; do not forget my words or swerve from them. Do not forsake wisdom, and she will protect you; love her, and she will watch over you. Wisdom is supreme; therefore get wisdom. Though it costs all you have, get understanding. Esteem her, and she will exalt you; embrace her and she will honor you. She will set a garland of grace on your head and present you with a crown of splendor."***

***Proverbs 4:1-9***

# Chapter Nine Study Guide

God wants each of us to be \_\_\_\_\_ and \_\_\_\_\_ in everything we do to advance his kingdom.

Ephesians 2:10 says our purpose is to do \_\_\_\_\_ that he has prepared for us in advance.

How does our worship of God affect the outcome of our service to Him?\_\_

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Adam and Eve were clothed with God's supernatural \_\_\_\_\_ power, which helped them get the work done that God had given them to do.

God has created mankind with a \_\_\_\_\_, a \_\_\_\_\_, and a \_\_\_\_\_. What is your place, purpose and position for today? \_\_\_\_\_

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God has promised us in Zechariah 4:6 that His \_\_\_\_\_  
will be there for us in our effort to serve Him. Jesus said the same thing in  
Luke 24:49. How has God's Holy Spirit worked in your life? \_\_\_\_\_

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God is providing us with the \_\_\_\_\_ and the \_\_\_\_\_ to  
work as we are called to do. They come complete through the  
\_\_\_\_\_ (I John 2:27) power of God.

Jesus came with the promise to baptize us with the \_\_\_\_\_  
and with \_\_\_\_\_. How does Jesus building the church  
(Matthew 16:18), the baptism of the Holy Spirit and fire (Matthew 3:11)  
and the good works we are to do (Ephesians 2:10) all tie together? \_\_\_\_\_

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Do you believe that God wants to provide the resources for every ministry  
that He calls you to do? \_\_\_\_\_  
Why is it important to step out in faith to do what seems to be the impossi-  
ble to do? \_\_\_\_\_

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## Chapter Ten

# Fear Not!

*And so we know and rely on the love God has for us. God is love. Whoever lives in love lives in God, and God in him. In this way, love is made complete among us so that we will have confidence on the day of judgment, because in this world we are like him. 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.*

*I John 4:16, 18*

I started this book with a chapter entitled “Faith Is A Given.” As you read that chapter, and the rest of the book, you needed to establish the importance of living life in faith by working with the kingdom principles of God. As you progressed through each chapter, you have come to an understanding that you are not working by the world’s standards and the world’s way of doing things. In order for any of us to be successful in God’s eyes, which is simply moving forward in faith, there must be a transition that moves us from the world’s way of doing things to God’s way. It is in this transition that we begin a daily lifestyle of worship of Almighty God. John 4:24 tells us, “True worshipers worship Him in spirit and in truth.”

Often we take the attitude that worship is what we do for a short time on Sunday morning before we hear the preacher speak his message. True worship is entering into a daily routine of hearing what God wants to do in your life for the moment, the hour or the day and then moving in that direction at His leading. A friend of mine tells the story about reading a book on spiritual healing. One day, as he was driving down the street on his way to a meeting, he felt God prompt him to go to a specific hospital and pray for a specific woman who was there. He had never prayed for someone to be healed, and certainly was being stretched in his faith journey. At that point, he wasn’t even sure if he believed in supernatural healing. He turned the car around, went back to the hospital and, in fact, did pray for this woman. She was healed in a miraculous way.

This man became a true worshiper that day. He obeyed the direction of the Holy Spirit. He stepped way out of his comfort zone and moved into a kingdom principle strictly with faith. He was used by God to make a huge difference in this woman’s life at a time when she was in great need. This man was in the world but not working by the world’s principles. In our transition into doing things God’s way, it will always require faith. It will always stretch us past what we are comfortable doing. And, it will always

yield results beyond our imagination. I have written this book about one specific area of kingdom work., our finances and the purpose of those finances. But the principles and the effort we put behind them in every area of life, all result in daily worship of Almighty God. These principles and the same effort will work the same for any other area of spiritual growth.

II Corinthians 5:7 says, “We walk by faith and not by sight.” This combination of dealing in the unseen spiritual realm and living life by God’s principles shake things up in heaven. They cause the doors of heaven to open so that great things will happen in our lives here on earth. I have to point out that what we face for the sake of the kingdom of God is seldom easy. The difficulty of changing from what we are used to doing to true worship (spirit and truth) means that few people will discipline themselves and forcibly move the kingdom of God forward for the sake of others around them. The things written in this book are not easy, but they will make a huge difference for you and your church.

With that all said, since I began writing this book, things have changed before our eyes in the world economy. In chapter two I mentioned the difficulties that came during 2007. Costs sky rocketed and the comfortable economy that we had experienced for nearly a decade began to crumble. In that chapter I said that by the time 2008 was done 2007 looked like a picnic in the park. And now we are in 2009! It would appear that the world’s economic system is falling apart.

Just today, we learned that the Dow Jones Industrial Average has fallen from a high of 14,164 points late in 2007 to the lowest point it has been in over a decade (under 6500 points). What that means is that those who own stocks have lost more than half of their wealth from when it was at its highest. Retirement funds that are ruled by the stock market have also plummeted. In a CBS news article from the Associated Press, dated September

16, 2008, the Federal Government gave an \$85,000,000,000 loan to American International Group Inc. (AIG), the Wall Street insurance giant. That bailout came at a time of high political unrest in the United States and during an election year that would bring change to the politics of Washington D.C. Five months and trillions of dollars later, the American public cannot keep up with what is going on. In my research today, I found an interesting statement in an article at [reportonbusiness.com](http://reportonbusiness.com), dated February 24, 2009, that begins:

Beleaguered insurer American International Group Inc. is looking to alter its \$150-billion (U.S.) government loan while it continues to look for buyers for some of its operations, according to published reports.

My point in sharing this is that most people are thinking this bailout to AIG is at the \$85 billion mark. It has grown without the average American being aware of it to \$150 billion. Yet today, I still found current news articles by news giants that are reporting only the \$85,000,000,000 bailout. Are they, too, unaware of the change in numbers? What sparked my interest is this. CNBC News reported today that AIG is negotiating with the Federal Government for another massive loan, also in the billions of dollars. All this as AIG prepares to announce to the American public that its losses for the fourth quarter of 2008 will be the largest ever reported in American industrial history—\$61,000,000,000!

All that I have said so far is only one company in the midst of trillions of dollars for this government bailout package. Major financial institutions across the United States are in trouble, while several other Wall Street financial institutions have been allowed to vanish through bankruptcy and other manipulations in the business world. It has been reported that Citigroup, a huge nationwide mortgage lender, is now 40% owned by the Federal Government, and they, too, are seeking more money from Uncle Sam.

At the same time, General Motors and Chrysler are seeking billions of dollars in bailouts to stay out of bankruptcy. Millions of jobs across this nation have been lost in the last quarter of 2008 and the first quarter 2009. Our current President says, “The worst is yet to come!”

So why have I written this chapter of the book? My purpose is to head off any fear that might be rising in our minds. Glenda and I are going through some turmoil in our finances, and I am finding how easy fear can raise its ugly head. Let me explain. Remember back in chapter three where I talked about the prompting of the Lord? About three years ago, Glenda and I felt a prompting to sell our house. We live on a lake and love where we are. We have a great income and really didn’t want to sell at that time. We were blessed to buy the house at a huge discount a few years earlier and felt it to be a gift from God. But this prompting to sell wouldn’t go away. Every night as we got ready to go to bed we would talk about selling the house. Every morning we would watch the sun rise across the lake and look at each other and ask, “Why do we want to sell this place?”

We were almost smug about our enjoyment of this house, and yet, that might not even be the right word. We knew we should be doing something about what the Lord was telling us. Finally, we listed the house with a Realtor and put it up for sale. In the time of the listing, we didn’t have one real estate showing on the property. Not one! Nothing happened, and the listing finally came to an end. We were glad it was over, sorry that the house had not sold, but relieved that we had done “the right thing” and now we could stay in our home. We even said things like, “God is good. He was just testing us to see if we would give up what we thought to be important to us.” Sort of like an Abraham and Isaac thing! Meanwhile we had continued to pay on the mortgage and it finally hit that spot where the interest and the principle changed sides of the equation. The principle is now the bigger amount being taken out rather than the interest. (By the way, we

do have a mortgage! Had we sold the house we could have been totally debt free. We had a mortgage from the old way of doing things before we learned the things we are writing in this book.)

So what is the turmoil all about in our finances? Here is what is going on. Bear with me as this gets a little long. You will see the point in the end.

Issue number one. I am 62 years old and looking at retiring. I never have thought about retiring at 62, but I have to admit that there are days it looks pretty good. Our retirement funds took a hit just like everyone else's because we had them in the world system. We have lost a lot of money because of that but we figure God will pull us through in the end. While at this time it is no big deal, it has caused some stress in our minds that in itself would be nothing.

Issue number two. A family member went through a divorce and is raising two kids on her own. Because of certain spending decisions and a lack of income, she got behind in her finances. Glenda and I have stepped in and are helping her. We have helped her get caught back up. That results in our savings being down. We have never had much in savings and so again, in itself, this is not a big deal. We are helping someone in need and figure this to be something God has told us to do.

Issue number three. The housing market is falling apart, and we have a mortgage that we feel God had prompted us to get out of. We were not obedient to that prompting and now wonder what we might have avoided. As I said before, we are making the payments and actually paying ahead on the monthly payment. Not listening to God is a big deal and that is what rubs us wrong as we look at all the other issues.

Issue number four. Glenda works for the Girl Scouts. She is in management and is paid well and has great benefits. I am on her health insurance,

and we have had great coverage as a family. As Glenda has gone through four cancer surgeries in the last seven years, her group insurance premium keeps rising. We made budget adjustments, only to have it rise even more. It has risen so high that we have looked at other plans. No insurance company in its right mind wants to insure someone who has had four cancer surgeries in seven years and a sixty-two year old fat man. I am healthy as far as I know, but overweight. Again, we thank God for our blessings and realize that this problem, in and by itself, is no problem for our living. We know friends who are paying a lot more for health insurance than we do.

Issue number five. Two years ago the Girl Scouts announced they were going to cut the number of their councils by two thirds. Glenda is in the midst of merging four Girl Scout Councils into one. That means they have more employees than they are going to need when the merge takes place in a couple of months. They have offered buy out packages of their own trying to get older people to retire. Glenda's age is on the edge. They would like to replace everyone with younger blood but aren't making things worthwhile for her to consider retirement. This is no big deal, in and of itself.

But when you combine all the other issues with it, we are feeling the turmoil. The scenario began to play out in our mind like this!

“If Glenda loses her job, we will go to one income and not two. Our house payment could be a real problem on one income. If we had sold that house when God prompted us to sell it we wouldn't be facing this problem right now. We could have taken our retirement funds and paid off the balance of the mortgage, but they now have dropped to the point there isn't enough to get out from under it. Also, if Glenda loses her job we have a problem with health insurance. Then what are we going to do? If we hadn't given that money to help our family member we wouldn't be in as tight a mess

as we are right now. With all this going on and the economy like it is, I will never get to retire.”

Understand, this is a scenario that has tried to invade our minds. Because of the number of issues all at once, plus other stressors in our life, the door can be left wide open for negative thoughts, which lead to fear. Even though I have spent years studying these financial principles and disciplining myself to live with them, the other day I said some negative remarks about our finances. My son heard me and called me up short over what I had said. He brought me back to the reality of God’s promises to us. I don’t know what you are going through with your finances, but I encourage you to believe that if you are following God’s principles, He will provide!

Let’s think about this in light of what this book says about God’s Word. One of the greatest, and hardest, principles to understand is the idea of the wealth of the wicked being transferred to the righteous. When I first wrote this section, I guess I thought it would be a tidy little transfer of millions of dollars into our savings accounts—like one day there is nothing there and the next day there are millions. As I see what is happening now, I understand that those who are losing the money are going to do some moaning and groaning while they do everything they can to keep it. I don’t know if this is the beginning of the transfer of the sinners’ wealth to the righteous spoken of in Proverbs 13:22. What I do know is that when it happens they will put up a fight to keep what they are losing.

Another thing that I have discovered is that as followers of Jesus Christ, practicing these kingdom financial principles, we must realize that while the world economy starts going to pieces, we can’t. It is prophesied in Revelation 18 that the world system will fall apart! We can’t get all “up in a tizzy” just because things are beginning to happen that we haven’t seen before and that we might not understand. God is going to make the

promises He has made happen despite what the world thinks or commands. This is where our faith must stand firm; and we simply say, “God I don’t know what you are doing, but I trust you through this!” Again, God is going to do things in ways we can’t think of or even imagine. We have to trust Him while He is doing it without getting negative or condemning toward Him. The last thing we need to be doing just as God is preparing to spring us into unprecedented wealth for the work of the church is complain and condemn Him for things falling apart around us. Fear, instead of faith, will tear everything we have learned apart and cause it to not work!

Psalm 91 is a text that we must stand on through difficult times. Read the text. Memorize it, if you can. This text has brought Glenda through four cancer surgeries and the radiation treatments that went with them. If we will get it buried into our heart, it will bring us through whatever lies ahead.

### **Psalm 91**

*He who dwells in the shelter of the Most High will rest in the shadow of the Almighty. I will say of the LORD, "He is my refuge and my fortress, my God, in whom I trust." Surely he will save you from the fowler's snare and from the deadly pestilence. He will cover you with his feathers, and under his wings you will find refuge; his faithfulness will be your shield and rampart. You will not fear the terror of night, nor the arrow that flies by day, nor the pestilence that stalks in the darkness, nor the plague that destroys at midday. A thousand may fall at your side, ten thousand at your right hand, but it will not come near you. You will only observe with your eyes and see the punishment of the wicked. If you make the Most High your dwelling— even the LORD, who is my refuge— then no harm will befall you, no disaster will come near your tent. For he will command his angels concerning you to guard you in all your*

*ways; they will lift you up in their hands, so that you will not strike your foot against a stone. You will tread upon the lion and the cobra; you will trample the great lion and the serpent. "Because he loves me," says the LORD, "I will rescue him; I will protect him, for he acknowledges my name. He will call upon me, and I will answer him; I will be with him in trouble, I will deliver him and honor him. With long life will I satisfy him and show him my salvation."*

May God richly bless you in your search for “true riches”! I am praying for each of you!

Pastor Gary Turner





*As a kid, Gary Turner always said that he was going to be a "minister or a missionary." But, after he graduated from high school, he did not feel God calling him into ministry. While in high school, he went to work as a stock clerk for a local supermarket chain, and fell in love with the grocery business. Through some interesting events, God directed and guided Gary's life. God put him **where** He wanted him to be when he bought a grocery store in Winnebago, IL. Gary took the store from a "Ma & Pa" operation to a thriving meat market. But that is not **what** God intended for him to do in that community. On Christmas Eve night in 1981, the Turner's closed their business due to a new supermarket opening in their small town. For six years Gary bounced from job to job to support his family. Then in 1987, Gary had a*

*Peter conversion experience (Luke 22:31), and God touched Gary's heart. It was then that he felt God calling him into ministry. Gary went back to college and graduated with a Bachelor of Theology degree. He has been working for the last seventeen years in church planting. In 1997, Pastor Gary Turner planted New Life Bible Church in the town that God had moved his family to in 1974 - Winnebago, IL. New Life Bible Church has currently grown to over 300 members.*

**God has a unique purpose for you and your money! If you carefully read this book, you will find a new Biblical understanding of that purpose. With prayer and careful thought you will find a new discovery about the reason for your money! When you begin to allow God to work through you and your purpose, He promises to increase your wealth and prosper you in every way! It is in this act of faith, that you will find incredible fulfillment, contentment and satisfaction in life. Clear your mind and dig into this book with a readiness to aggressively go to work for the kingdom of God! He will not let you fail. His Word is true!**