

BOLA AKINJOHN

With
JESUS
In The
SCHOOL
OF
MONEY

**Imbibing godly attitudes and values
to money in your life and ministry**

JESUS

SCHOOL MONEY

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DEDICATION

To the One

‘whose delights were with the sons of men’ and who spoke so clearly, credibly and competently on money, leaving no one in doubt: **JESUS CHRIST OF NAZARETH**. All kingdoms will bow down to your kingdom and all men will crawl at your feet.

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APPRECIATION

M

ore than any of my over 50 books, this particular one has taken so much from me in writing. It has taken me up to 8 months, through sickness, tiredness and ministrations across many countries to put

the book together. I cannot but thank the awesome Holy Spirit of God for His immense help and insight, even when I feel I could no longer complete the book. Eternal thanks to you, sweet Spirit of God.

I appreciate my wonderful wife and children for their support and prayers. I really value you.

I thank my staff for their commitment and service: Pastor Ajayi, Pastor Daniel, Deborah, Seyi and Peter Olaberinjo, who did great job of understanding my little, little scribbling. I deeply appreciate you guys.

I thank Bro. 'Deji Adekusibe for the great work of editing and piecing them together. Thanks as usual sir.

I acknowledge the Money Devotional by Mark LLoydbottom for the 2,350 scriptural verses at the end of the book. Thanks for the great work of bringing out all the scriptural verses that talk about money, wealth and possessions.

To everyone involved in the production of the book till it sees the light of the day, I say big thanks from the depth of my heart. May God bless you the reader as you learn in the Jesus School of Money.



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INTRODUCTION

THE FINANCIAL STYLE OF JESUS

A

certain world-acclaimed preacher recently had his glass tainted church building sold so as to recover the ministry from the depth of bankruptcy. The Church Board even sued the preacher and his family

claiming that the 10 years the church filed for bankruptcy was not even enough to deter them from drawing huge and fantastic salaries and emoluments from the church purse.

The church was eventually run aground financially until the world-acclaimed building had to be sold off to an orthodox church. This preacher was labeled as 'The Preacher without the gospel' as a result of his penchant for money, commercialization and mercantile spirit in the pulpit. As a result of poor and untoward handling of money in the ministry, a world acclaimed work has taken a serious nose-dive and gone into oblivion.

The above true story is just one of the tens of thousands of cases of wrong handling of money in the personal and ministry life of Christians today.

Yes, this is my third book on money and I have also held many conferences on the subject. What I have found out is that lots of Christians and leaders have been running away from hardcore, Biblical and balanced teaching on money and I'm yet to understand why this is so.

In my research for this book, I came across many books written by Christians and even gospel ministers, but almost all of them have one thing in common; they treated the issue of money from secular, worldly and moral perspectives only. They project secular, business and worldly principles to the reader. This might be one of the reasons why majority of Christians and church leaders are abysmally imbalanced in their approach to money in life and ministry. The byproduct of this error is that we run our lives and ministries with secular and moral financial styles, not the principles and styles of Jesus.

Jesus is the Lord of Life and Saviour of the world. He is our perfect example in everything that pertains to life and ministry. During His earthly ministry, He practiced a financial style that was radically different from the culture in which He operated. He placed the right values on money and finance. A quick example will reveal that:

- * Jesus was never accused of any form of financial fraudulence, either by the church or the society where He ministered.

- * Jesus had financial partners and supporters.

- *

Jesus had 12 full-time ministers (disciples) on His pay roll within 3 /

1 2

years of His ministry and never went bankrupt.

- * There was no record of borrowing. He owed no one.

- * Jesus was able to provide for 70 part-time ministers as well.

- * Jesus' ministry observed proper administration, including financial accountability.

- * He had a Treasurer named Judas Iscariot who kept the excess and an Accountant, probably John the Beloved – John 12:4-6 or Philip – John 6:5-6.

* He taught the followers about financial credibility – Matt. 25:14-30. *
Both Jesus and His disciples fulfilled their public obligations by paying taxes to the public authorities – Matt. 17:24-27.

These are few documentations of the Bible on Jesus financial style. It's important that every Christian and church leader imbibe and inculcate the financial style of Jesus into his life and ministry. Living our lives with worldly style in financial matters have brought much shame, scandals and bad image to the ministry of our Lord.

Using the analogy of the clock, it has been discovered that there are three types of Christians and leaders when it comes to the subject of money:

a. The 12 o' Clock Christian:

Here, the two hands of the clock are up. These are believers who are heavenly minded to the extent that they are almost earthly useless! They have nothing to do with this world. They don't plan and manage their finances. They see money as evil, demonic and devilish. They are only waiting for the rapture – no house, job, good clothing or good things of life for them. However, it has been proven that majority of such Christians are only hypocrites who live double lifestyles.

b. The 6.30 Christians:

The two hands are looking downward. This is being earthly minded. Living and doing things only in terms of financial, material, physical and numerical success. This is being consumed with making money at all cost and by all means. It is living only for this life and having no thought or time for God and things of eternal value. It is laying up your treasures on earth and spending your time to make, gather, keep, preserve and protect things and toys of this life. It is being worldly minded and worshipping money to the utter neglect of your spiritual life.

c. The 6 o' Clock Christian:

Here, one long hand of the clock is pointing upward and the shorter one is pointing downward. This is balanced living. While our feet must be firm on the ground, our head and heart must be up and in heaven. While we take

time to make, manage, multiply and maximize money in a godly way with Jesus' principles, yet our heart must be in heaven. While we are being blessed financially, we must never become slaves and servants of mammon in our lives and ministries.

This is the balance that I'm praying God that this book will bring into the lives of every reader. This book will examine the life and ministry of our Lord Jesus very critically in relation to finance and enunciate the financial principles that He used, which are still relevant today and which every one of us must imbibe and inculcate into our lives and ministries.

I strongly believe that if every Christian, minister and church leader takes to heart and choose to live by the financial styles of Jesus, most, if not all the scandals and corruptions bedeviling the church and the Christian faith today will be a thing of the past. It is only His financial style that will receive heavenly approval. It is only His style that is worthy of emulation. It is only His style that guarantees immediate and eternal dividends.

So, get ready for a financial revolution of values and attitudes as you read this book with a full heart and ask for the Spirit's helps to adjust, adapt and adopt its contents into your daily living.

Shalom!

Dr. Francis Bola Akin-John.

SECTION A¹⁰

WHAT

MONEY

IS AND ITS POOR

HANDLING



A

s money answers all things; by the same token, money can destroy all things (Ecclesiastes 10:19). In the last several years,

the issue of money has assumed a frightening proportion in the life of ministers, Christians and the church. We all know that paper money or raw cash is only an instrument, yet so much emphasis and focus have been placed upon it that it has made the church of Jesus a butt of joke in the society. In this first section, allow me to chronicle some of this malaise before we go and examine what our Lord Jesus says

CHAPTER A1

THE SPIRIT BEHIND MONEY

A

certain man learnt about the power and necessity of money in his adolescent years and determined to get money at all cost and by every means. Well, after few years of toiling and doing business here

and there, he finally began to make money. The more he made, the more he wanted to make so as to secure a good future for himself and his children. He was so busy making money that he neglected his health and his God.

He fell sick and was diagnosed with terminal cancer! He was given three months to live and he was so troubled that he decided to take all the money he had made with him when dying. He therefore forced his wife to swear to an oath that when he dies, she would bury him with all his money in the casket with him. To this the wife initially objected but later agreed involuntarily when he threatened to place a curse upon her.

He eventually died of the cancer and at his funeral, the wife requested for permission to drop something in her husband's casket before it is finally closed and lowered into the grave. She was granted the permission by the relations and she dropped a carefully written check in the name of the man, that the Bank of heaven should pay him all his money when he presents it on getting over there!

This true story is very instructive in a number of ways to those who are open to learning. It is a classic example of the spirit behind money and its dangers to every human being.

Formal Definition

Money is paper and coins with the value printed on it. It is the most acceptable means of exchange. Money came through economic necessity, to solve the problem of cheating through trade by barter, until it gains worldwide acceptance. Money is called various names in many countries - Naira, Dollar, Pound, Euro, Kwacha, Rand etc., but it means the same thing.

Money is a tool to accomplish eternal dividends. Money is the magnifier of your heart and a true test of who you are and your relationship with God. Money is neither good nor bad, but rather takes the form of its user and usage. Money becomes bad in the hand of a bad person and good in the hand of a good man. Margaret Thatcher once said; "No one would remember the Good Samaritan if he'd only had good intentions. He had money as well".

"For wisdom is a defence, and money is a defence: but the excellency of knowledge is, that wisdom giveth life to them that have it."

Ecclesiastes 7:12

"A feast is made for laughter, and wine maketh merry: but money answereth all things."

Ecclesiastes 10:19

Money reveals what is in you. You cannot know what a man is until you give him money, power and position. God does not condemn money; rather, it is wrong attitudes to money that He roundly condemns. When properly handled, it is productive and can serve very fruitful and eternal purposes.

Jones and John said; "Money speaks, we have been told since childhood. Listen to what it says:- "You hold me in your hand and call me yours. Yet may I not as well call you mine? See how easily I rule you. To gain me, you would all but die. I am invaluable as rain, essential as water. Without me, men and institutions will die. Yet I do not hold the power of life for them. I am futile without the stamp of your desire. I go nowhere unless you send me. I keep strange company – you see me with the lowliest and in palaces. For me, men mock, love and scorn good character. Yet I am appointed to the service of saints, to give education to the growing mind and food to the starving bodies of the poor. My power is terrific. Handle me carefully and wisely, lest you become my servant, rather than I you".

Spirit of Money

Money is not only physical and material in nature, it is also spiritual. In actual fact, there is a spirit behind money that makes it so pervasive, domineering, deceptive and fearful.

“No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.”

Matthew 6:24

Our Lord Jesus called the spirit behind money, Mammon – a demonic, deceitful spirit that competes with God. And Jesus said it is absolutely impossible to serve God and Mammon together. You will either choose to serve God without Mammon or you choose Mammon instead of God. The spirit of Mammon regularly competes with God in our hearts. The Mammon spirit is sly, mean, wicked, cunning, merciless, domineering and destructive. It takes control of people’s hearts and demands for total worship and allegiance.

In a sense, you don’t need God to make money, provided you can worship the spirit of Mammon. Many millionaires and billionaires in the world make money because they worship the spirit of Mammon, one way or the other. However, the money you make through Mammon spirit will never give you peace of mind and it will ensnare your soul.

Everyone that is sharpen in iniquity and conceived in sin has this spirit from birth.

“Behold, I was shapen in iniquity; and in sin did my mother conceive me.”

Psalms 51:5.

As you grow, the spirit grows with you and begins to manifest gradually in petty stealing, covetousness and lying. But with good moral upbringing, discipline, training and home examples, the spirit of Mammon will be greatly curbed. However, it begins to manifest again in adulthood. It is only

when one surrenders his heart to Jesus in totality; filled with the Holy Spirit and the word of God that one can truly be free from the spirit of Mammon.

However, if you are a carnal, worldly and earthly-minded Christian, the spirit of Mammon will still be working inside of you and you will be displaying the traits of an unregenerated person. This is the reason why lots of professed Christians are still subject to the spirit of Mammon and they demonstrate appalling attitudes to money in their lives and ministries.

How do you know that the spirit of Mammon is working inside a person? Well, anyone that demonstrates the following:

1. Covetousness

The Bible condemns covetousness in strong terms.

“And he said unto them, Take heed, and beware of covetousness: for a man’s life consisteth not in the abundance of the things which he possesseth.”

Luke 12:15

According to Colossians chapter 3 verse 5; covetousness is tantamount to idolatry. It is also one of the Ten Commandments that “thou shalt not covet” (Exodus 20:17).

Covetousness is the worship of things: it is dissatisfaction with who you are, what you have and the wrong motive for more. Covetousness in the heart will lead you to do anything to get money. It leads to envy, jealousy, destroying others, backsliding and disloyalty, cutting corners, ungratefulness and oppression of others.

All these covetous practices are the signs of the spirit of Mammon in the life of a person. And you don’t have to look too far today to see covetousness in the life of Christians and church leaders just like Achan (Joshua 7:20-21) who brought defeat to Israel through his covetous practices. Many are bringing ruin upon themselves today due to the spirit of Mammon manifesting in covetousness in their lives.

2. Greed and Avarice

Greed is making undue gain and profit from anything and anybody. It leads to stealing, bribery, profiteering, pen and armed robbery. It is taking more than you are entitled to and it may lead to murder, destruction and short changing others. A good Biblical example is Prophet Balaam who used his prophetic gifts for gain and profit.

“Having eyes full of adultery, and that cannot cease from sin; beguiling unstable souls: an heart they have exercised with covetous practices; cursed children: Which have forsaken the right way, and are gone astray, following the way of Balaam the son of Bosor, who loved the wages of unrighteousness;”

II Peter 2:14-15

He died with the enemies of God as a result of avarice. He went where God expressly told him not to go simply because he was greedy of gain and avaricious of profit. He sought to alter the plan of God because of his greed, and he took side with the enemy of God and died shamefully. The spirit of Mammon operates in the lives of men as greed and avarice and ruins them ultimately.

3. Stealing

“Thou shalt not steal.” Exodus 20:15

“For this, Thou shalt not commit adultery, Thou shalt not kill, Thou shalt not steal, Thou shalt not bear false witness, Thou shalt not covet; and if there be any other commandment, it is briefly comprehended in this saying, namely, Thou shalt love thy neighbour as thyself.”

Romans 13:9

The scripture frowns at stealing and having light fingers. Stealing is the act of taking what does not belong to you. It may be time, talents, gifts, money and resources. It is being in possession of what is not rightfully given to you. Stealing is a spirit and it is as old as the world. It is the spirit of Mammon working in the hearts of men and women from infancy. Stealing leads to armed robbery, bribery, corruption and misappropriation of funds.

Today, this spirit of Mammon is very rife in homes, offices, organizations, banks, government and in churches. Too much stealing is going on today in the church which is a sign of the spirit of Mammon taking over.

4. Stinginess

“There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty. The liberal soul shall be made fat: and he that watereth shall be watered also himself. He that withholdeth corn, the people shall curse him: but blessing shall be upon the head of him that selleth it.”

Proverbs 11:24-26.

Being selfish, stingy and tight-fisted also show the operations of the spirit of

Mammon in a person's life. Being stingy is to think in terms of me only; inability to give and help others; inability to open up your pocket and hands to give to God, others and finding it difficult to support others from your substance.

There are many people in the church and in ministry who are very stingy. They hold on tightly to the little they have and yet, are ready to get from others. People that rationalize their giving and would rather hold on to what they have than giving it out to help and support others will find that they will eventually lose the little they have.

Many stingy people abound in the church and ministry today, and by so doing, they give fillip to the Mammon spirit to keep on ruling and dominating their lives.

5. Love (Lust) of Money

“For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.” I Timothy 6:10

Every human being has been wired by God to worship. We are all worshippers. The only question is who or what do we worship? What you love, you worship. And worshipping money entails covenant with demons, human or animal sacrifices, blood covenants, soul ties and idol worship that will guarantee you unlimited supplies of money. The worship of money has made many people to join cults, sacrifice their loved ones for rituals of money and sell their souls to the devil for eternal damnation.

The love and lust for money have made many to get involved in gimmicks and trickery so as to gain as much money as possible in the church. These are manifestations of the spirit of Mammon in operation, no matter how we try to cover and embellish them. Lots of Christians and ministers are daily being ruined by the manifestation of these traits in their lives. Both the print and electronic media are awash with their repeated stories.

In the quest for money, the spirit of Mammon has taken over so many people's heart in the church. The spirit of money has driven out God's Spirit in some people's hearts and from the church. It's the strategy of Satan to cripple the church spiritually with the spirit of Mammon. As a result, much more churches, ministries and ministers have been ruined by money than any other thing. Even those who know it and preach it are yet still found in the grip of it.

In actual fact, there had been a revelation and prophecy in the 70's that the devil will delegate the spirit of Mammon to the end-time church so as to corrupt many and hinder the move of God in the church, the results of which are evident in many Charismatic, Pentecostal, Mainline and Independent churches today.

Only negligible percentage of ministers and church leaders are truly free from the spirit of Mammon today, because the five characteristics mentioned above are found in their lives. Once you have the negative spirit of Money working inside you in any degree, you and your work will be greatly corrupted. I know ministries and ministers that were once great, but were ruined by the manifestation of the spirit of Mammon one way or the other.

It is only by being constantly filled with the Spirit of God, the word of God and mortifying every carnal, fleshy and worldly desires and tendencies in you on daily basis that you can be truly free from the spirit of Mammon.

“Let us walk honestly, as in the day; not in rioting and drunkenness, not in chambering and wantonness, not in strife and envying. But put ye on the Lord Jesus Christ, and make not provision for the flesh, to fulfil the lusts thereof.”

Romans 13:13-14.

“This I say then, Walk in the Spirit, and ye shall not fulfil the lust of the flesh.”

Galatians 5:16

It is only when you walk in the Spirit of God that you can truly be free from the spirit of Mammon. Even at that, you will have to be contented in and with God, work legitimately and trust God to crown your efforts with financial success.

CHAPTER A2

PURPOSE AND POWER OF MONEY

I

was invited to minister in a city outside Lagos, Nigeria. It was my first time there. On the second day of my teaching, my host phoned me that the Lord told him to give me one Million Naira honorarium. I was shocked to

say the least. He gave it to me on the day of my departure.

Back in Lagos, I kept the money in the Bank and started praying. My prayer was; ‘Lord, why did you ask him to give me such an amount?’ It took me two weeks to get the answer to my prayers. The Lord reminded me about the promise I made to buy a vehicle for one of my Senior Pastors if He blessed me. Well, to the glory of God I bought the vehicle at N850,000.00 and gave it to the elderly Pastor. He was overjoyed and I was happy that I used the money for the purpose God intended it for.

Nobody came to this world with money; everyone came to the world to discover money. Money is an element of wealth. Wealth is much more valuable than money; however, money plays a great role in being rich and wealthy. Money has no eternal value, so it’s not worth dying for. However, God can credit your account with money to accomplish His vision in the world. The poorest man on earth is he whose only wealth is money.

“Trust not in oppression, and become not vain in robbery: if riches increase, set not your heart upon them.”

Psalm 62:10.

Power of Money

The power of money for good or evil can be deduced from what money says about itself. Money says:

“I am a spirit and spiritual. I take over men’s hearts and they stoop low to get me”

“I am a very good servant, but equally a terrible master”

“If you allow me to get into your heart, I will corrupt your life”

“Everybody needs me, but not everybody gets me”

“I am neither good nor bad, depending on how you use me”

“If you don’t control me, I will surely control you”

“I am like rain, get me and use me when I’m falling, else...”

“If you stock and pile me up, I will gradually move away”

“If you use me to help others, I will always return to you”

“Men sell their soul for me and yet, I have no eternal life for them” “If you don’t handle me well, I will surely mishandle you”

“If I’m used wisely, I can benefit you here and hereafter”

“If you don’t hold me loosely, I will take over your heart and life”

“If you don’t give me away, I will not multiply to you”

“I have no relation; I roll here and roll there”

“I am tired of people searching for me in the wrong place”

“My nature is fickle and fleeting, yet people rely and trust in me”

“I have never satisfied anybody and nobody can ever be satisfied with me only”

“I am a tool provided you know how to use me correctly”

“I am always on the go and transient. I never abide except you send me out purposefully”

“I have no eternal value in myself. I’m not worth dying for, but children of men don’t know this”

The power of money for good or evil is massive and only a person that is free from its pervasive grip can use it rightly. The Bible contains more warnings about the power of money and its misuse than any other topic.

“And take heed to yourselves, lest at any time your hearts be overcharged with surfeiting, and drunkenness, and cares of this life, and so that day come upon you unawares. For as a snare shall it come on all them that dwell on the face of the whole earth.”

Luke 21:34-35.

Moreover, God will always use money to develop our trustworthiness because two-third (2/3) of our lives revolves around making, managing, multiplying and maximizing money in life and ministry.

Purpose of Money

Some few years back during the economic crunch and banks' financial scandals, it was discovered by the Central Bank of Nigeria that some C.E.O. of Banks were mismanaging the monies of depositors. Two major C. E. O's of Bank who are professed Christians were found to have run their Banks aground with massive frauds and personal enrichments. One was sentenced to jail and made to refund majority of the ill-gotten wealth and the other is still fighting his case in the court. Their stupendous, extravagant and opulent lifestyles clearly demonstrated their lack of understanding of the purpose of money in the lives of Christians.

Furthermore, preachers who spend fortunes to acquire and maintain aircrafts in the face of crippling poverty of the populace and massive kingdom needs for evangelism, mission and church planting show that they lack the true understanding of the purpose of money in the ministry.

On the other hand, we have men like Bill Gates who spends over 760 Million Dollars alone in year 2010 on eradication of Polio in Kano State, Nigeria. Men like Warren Buffet who gives 85% of his earned income to charity and lives in a house he built since 1960's and rides a car that is more than 12 years old.

In ministry, we have men like Rick Warren who gives away majority of his royalty from his book sales to training other Pastors around the world. Bill Gates and Warren Buffet are now engaged in a crusade that American Millionaires and Billionaires should give away 50% of their wealth and monies to charity before they die. Warren Buffet runs Aviation Company and leases out Aircraft to others strictly on business terms. But he himself did not own any private jet. Most times he flies business class in commercial planes. These are men that know the purpose of money in the world.

“If they obey and serve him, they shall spend their days in prosperity, and their years in pleasures.” Job 36:11

For the avoidance of doubt, God will bless you with money and give you the power to get wealth for the accomplishment of these purposes:

- # To bring personal and moderate comfort to your life.
- # To bring joy to others through your giving.
- # To meet needs of the widows, fatherless and poor.
- # To solve problems in the lives of many people.
- # To help and assist others to do well.
- # To help to interpret the dreams of others.
- # To be invested for greater multiplication.
- # To spread the gospel of our Lord Jesus.
- # To cloth those who have nothing to wear and feed the poor. # To expand the frontiers of God’s kingdom to unknown places. # To make your money work for you.
- # To eradicate diseases in the world.
- # To add value to others.
- # To send it ahead of you to heaven by investing in others.
- # To sponsor missionaries and build orphanages.

Money is not meant to be hoarded in whatever means, rather it is to be released for anyone of these purposes. Whenever God allows money to flow across to you, you are not to hold tightly to it, but to release it for His divine purpose. You are not to be the end of the channel, but to allow it to pass through you to others.

The more God gives it to you, the more you must release it outward and upward. By so doing, you are doing yourself a world of good. First, your reward will be great in heaven. Secondly, God will be able to trust you with more and thirdly, you are setting yourself free from the spirit of money as you release it outward and heavenward. God is able to give you richly all things to enjoy. Remember, wealth has ruined more Christians and ministers than poverty. In actual fact, if the devil cannot get you by poverty, he will do with wealth and riches.

“Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly

all things to enjoy; That they do good, that they be rich in good works, ready to distribute, willing to communicate; Laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life.”

I Timothy 6:17-19.

Wrong attitudes of pride, selfishness and trusting in riches should be avoided by all means. When God decides to bless your efforts with financial success, then you must learn to give it back to His work and use it to help, assist and provide for others. It is by so doing that you are laying up eternal treasures for yourself.

Money, The Acid Test

God constantly uses money to test and try our character development in life and ministry. As David McConaughy explained in his book; ‘Money the Acid Test’ (Written in 1918). “Money, most common of temporal things involves uncommon and eternal consequences. Even though it may be done quite unconsciously, money moulds people in the process of getting it, saving it, spending it, and giving it. Depending on how it’s used, it proves to be a blessing or a curse. Either the person becomes master of the money, or the money becomes the master of the person. Our Lord uses money to test our lives and as an instrument to mould us into the likeness of Himself”

The true test of who you are is how you handle money. The true revealer of your person is your attitudes towards the making, managing and multiplying of money in your life and work. If you constantly fail the money test, then you are not yet the person He wants you to be.

CHAPTER A3

YOUR MONEY ATTITUDES MATTER

S

Someone sent me a joke by SMS and asked me to laugh over it. But I don't find it funny because it depicts the wrong attitude to money that ministers possessed. The joke is about a man who brought his dead dog

to a prtest for burial. The priest refused and in anger directed the man to another small church down the road. He said, may be the pastor of the small church down the road will agree to do it since he doesn't have people in his church. But the man with the dead dog replied, 'I hope the pastor of the small church will accept 1million dollar donation for conducting the funeral of the dog? To which the angry priest replied coolly with a forced smile, come in, why didn't you say that the dog is a Christian! He agreed to conduct funeral for a dog in the church because of the donation of 1million dollar!

“Let your conversation be without covetousness; and be content with such things as ye have; for he hath said, I will never leave thee, nor forsake thee. So that we may boldly say, The Lord is my helper, and I will not fear what man shall do unto me”

Hebrew 13:5-6

According to this scripture, once you don't check your attitude to money, you will ruin yourself and whatever God has committed into your hand.

Over the years, I have come to discover that wrong perspectives, mindsets and attitudes about money are very prevalent among believers and church leaders. Many that claimed to be saved are still not saved from the god of mammon. Many that claimed to know the Lord are still in the grip of

thinking that godliness is gain. Lots of church leaders that teach, collect and manage money are also not free from wrong mindsets about money.

I have seen lots of ministers who displayed unbelievable low morals and attitudes when it comes to money matters. Once your attitude to money is wrong, every other thing will be wrong in your life. In actual fact, the Lord never condemns money, but it is the wrong attitudes and values that lead to stealing, bribery, corruption, compromising the truth, lowering of Bible standards, killing and cheating in the house of God that He condemns.

Furthermore, wrong values of money will lead to placing undue emphasis on money; making it at all cost, cutting corners, dishonest gain, using the scripture and prophecy to hoodwink people, charging for ministrations and turning to professional beggars in the name of ministry.

Crisis of Wrong Values

Values are the deeply held beliefs that authentically describes your soul. Values are the principles that guide your life. Your core values are the reasons why you are doing what you are doing. Values can be right and wrong. You must choose your value in life because that is what will make you a person of value and help you to add value to others. While some people's values are influenced by others, yet you are responsible for the value you live by.

The ritual killings, prostitution, lying, extra-marital affairs, robbing, hurting, defrauding others, false claims, shedding of innocent blood, corruption and selfish gains are all evidences of low and wrong values about money today. I can say it categorically that church leaders and Christians have not placed the right value on money, the more reason we see lots of stealing going on in churches.

Lots of Ushers are stealing church monies before or after they count it. Lots of Pastors are misappropriating the realizable income of the church. Christian businessmen and contractors are inflating their invoices and doing shoddy jobs, yet claiming large amount of profits. So much dishonest gain is going on among Christian drivers, mechanics, artisans and staffs. There is so much lying and falsifying of records and short changing the church of

God among committees of the church. Even many ministers are only takers, not givers. I know a lot of professed ministers who steal our books, tapes and materials in our conferences and yet they speak in tongues!

All these and many more are the outcome of the wrong values we place on money in our lives and the ministry. If your value is right, you will model sincerity, honesty and integrity in money matters. But if your money value is wrong, you will model stinginess, selfishness, greediness and covetousness. And once your value is wrong about money, your ministry is heading for the rocks, sooner or later.

Mind of God

The mind of God for every Christian and minister is that we must model wisdom, carefulness and integrity in the way we handle money.

“Wealth and riches shall be in his house: and his righteousness endureth for ever. Unto the upright there ariseth light in the darkness: he is gracious, and full of compassion, and righteous. A good man sheweth favour, and lendeth: he will guide his affairs with discretion. Surely he shall not be moved for ever: the righteous shall be in everlasting remembrance. He shall not be afraid of evil tidings: his heart is fixed, trusting in the LORD.”

Psalm 112:3-7

“Behold, my servant shall deal prudently, he shall be exalted and extolled, and be very high.”

Isaiah 52:13

God wants his ministers and church to be true models in money handling. He wants us to set the pace in the way we handle money. Father Abraham is a prime example of integrity here. He was clean and clear about money.

“And Abram said to the king of Sodom, I have lift up mine hand unto the LORD, the most high God, the possessor of heaven and earth, That I will not take from a thread even to a shoelatchet, and that I will not take any thing that is thine, lest thou shouldest say, I have made Abram rich:”

Genesis 14:22-23.

Moses also had integrity here. He did not use his prophetic gifts to abuse the people financially.

“And Moses was very wroth, and said unto the LORD, Respect not thou their offering: I have not taken one ass from them, neither have I hurt one of them.”

Numbers 16:15.

Prophet Samuel too had integrity. (I Samuel 12:2-5). He was never accused of fraud, lying and money gimmicks by the people.

Our Lord Jesus also had integrity here.

“For some of them thought, because Judas had the bag, that Jesus had said unto him, Buy those things that we have need of against the feast; or, that he should give something to the poor”.

John 13:29.

Nobody could accuse him that he personally handled and spent the money of the ministry in the wrong way.

Apostle Paul is also not left out in the integrity list.

“Receive us; we have wronged no man, we have corrupted no man, we have defrauded no man”.

II Cor. 7:2.

He could boldly declare that he did not cheat, defraud nor short-changed anybody in monetary matters.

This is the model that God expects every gospel minister to rise up to. But the big question is, ‘how many ministers and Christians are free here?’ If you are not truthful, clear and accountable with money, you will not last in ministry. If you don’t master money, you cannot mature in life and ministry. If your financial style doesn’t resemble that of Jesus, your ministry is dead on arrival. I have seen people with great ministry potentials, but because their money value is very wrong, those wrong values shipwrecked their budding ministries.

For you to become anything for God, you will need to allow God to break you, mould you and reshape your money values. To have the right attitude and value about money, here are steps for you to take:

a. Write Down Your Own Values About Money

It is pretty difficult to lead others, when you are not clear yourself. Study the life of Jesus and the Apostles on how they handled money. Then set your values on those truths.

b. Stand By Your Values Every time

If you don't stand for something, you will fall for everything. You must choose the value of truthfulness, honesty, contentment and legitimate way of making money and stand by it at all times. Live your life according to those values.

c. Preach A Sermon Where You Articulate Your Value To Others When you preach your value to others, they begin to hold you responsible for it.

d. Assess The Church Budget And How It Tells On The Church Money Values

Align your money value with your church budget. Know that your money value will have spillover effects on the church and your ministry. If your value is godly, you will last, but if not, money will wreck you.

e. Choose Your Friends Based On Your Values

The kind of friends you keep says so much about your values. Choose friends that imbibe and live by the same values like you. That will help you to stay true to your core-values about money. Moving with friends that don't believe in your value system of honesty, transparency and contentment will influence you negatively.

This was my experience in ministry several years back. Some ministers were attracted to our ministry and they found their ways close to us, but I later discovered that we don't share the same values about money. They were ready to do anything to corner more monies and I had to do away with them, though painfully. I was able to cut them off one by one because I discovered that wrong signals were being sent to people about us due to their wrong values.

It is your values that will make you valuable. It is a truism that once your attitude about money is wrong, your life and ministry will never be right.

JESUS SCHOOL MONEY

CHAPTER A4

MONEY MISTAKES OF MINISTERS

T

here was a certain wealthy man who professed to be a Christian and some Pastors usually visit him for prayers and counseling. The wealthy man decided to test the values of those ministers to money. On a set day,

ten of those Pastors paid him a visit and were to pass the night in his house. He announced to them that he had a room where he kept a pot of gold and he would want all of them to sleep inside or near that room, and they should each cover themselves with white apparel.

The following morning, nine out of those ten ‘men of God’ had palm oil stains on their cloths. Unknown to them, the wealthy man had instructed his servants to replace the pot of gold with palm oil. As they tried to steal the gold from the pot in the dead of the night their hands were touching palm oil inside the pot. In their bid to clean their hands their white apparels were stained. The wealthy man proved it that most ministers are not free when it comes to the issue of money.

Unfortunately, this true story has repeated itself over and over again to the extent that it has made many genuine but immature Christians to backslide from following the Lord. In actual fact, positions, titles and promotions in some denominational churches have become ‘cash and carry’ business. No matter your sins and wayward living, once you have money to throw around, you can get away with anything!

Sadly, lots of wealthy people in the world believe that every Pastor has a price; and that they will compromise the truth if they see money. Unfortunately, this is not far from the truth! Until ministers get their acts

together and imbibe godly values about money, the church of Christ will continue to suffer ridicule.

Money Mistakes of Ministers

“And all things are of God, who hath reconciled us to himself by Jesus Christ, and hath given to us the ministry of reconciliation; To wit, that God was in Christ, reconciling the world unto himself, not imputing their trespasses unto them; and hath committed unto us the word of reconciliation. Now then we are ambassadors for Christ, as though God did beseech you by us: we pray you in Christ’s stead, be ye reconciled to God. “

II Cor. 5:18-20

Ministers are God’s men and women, representing Him in the world. Their competence and incompetence will always affect the church and work of Christ in the world positively or negatively. Every minister is meant to be a model of godliness and proper attitude to money. Their mistakes, errors of judgment, faults and wrong attitudes to money are what have led the body of Christ into where we are today. Let’s look at some of them:

1. Profound Ignorance

Ignorance is like a black man, who puts on a black dress and searching for a black object, inside a black nylon in a very dark room! Ignorance about money has led many ministers to believe some lies about money, such as; ‘money is evil’; ‘if you are rich you will forget God’; ‘rich people are sinners’; ‘Money will come when we pray enough’. These lies have made us to see money only in negative light and teach our people so. And the little knowledge we have is supplied by secular speakers, motivational and prosperity preachers, which oftentimes, are extreme and imbalanced. Ignorance of scriptural values of money makes ministers to do stupid and silly things.

2. Receiving Mentality

Majority of ministers believe that they are in the ministry only to receive from people and not to give. Therefore, they cook up every reason and trick to get from people. They have receiving mentality because they are ministers. They neither give nor pay tithes regularly. It has been discovered that ministers are the worst givers. The more reason they and their ministries are financially poor.

3. Becoming Full Time Too Soon

Penury and squalor are starring some ministers in the face, simply because they resigned from their secular job and focused on the ministry work when the work was too small to cater for them. Wrong counseling and misplaced passion have led to this error of judgments. They therefore become beggars and suffer lots of avoidable pain, shame and anguish. As a result, lots of ministers have lost their pride, family and they compromised the message.

4. Personal Empire

“For many walk, of whom I have told you often, and now tell you even weeping, that they are the enemies of the cross of Christ: Whose end is destruction, whose God is their belly, and whose glory is in their shame, who mind earthly things.”

Phil. 3:18-19.

Very many ministers make the mistake of personalizing church monies. They pocket it and fail to give account to anybody. Actually, they started the church because of their stomach. They believe that the money of God is for the man of God, and nobody should ask questions. They fleece rather than feed the sheep. They use every gimmick to take money from people and divert it to secular business and nobody must talk.

5. Poor Management

Church and ministry monies are being poorly managed today. It's either someone is keeping it in his or her house; or a committee is sitting over it. There is no transparent record of income and expenditure. Expenses are deducted from source and some of them are going into private pockets. All

these are unknown to the ministers, simply because they believe that God has called them to preach and not to touch money!

6. Extreme Emphasis

Another mistake is when there is too much emphasis on money, giving and tithes until every service, meeting and event is turned into money-making and fund raising ventures. The success of any meeting is measured by the amount of money raised. In fact, the underlying motive of every programme of events is fund raising! Today, there are contractor Guest speakers whose mandate is to raise certain amount in the meetings, which will be shared on percentage basis.

7. Poverty Mindset

This is the belief that poverty is a virtue and that money is evil; glorifying poverty, penury and squalor. Being contented to beg, live poorly and believing that you are suffering for God, inspite of all the wonderful opportunities to be financially free all around you. The mindset that believes that financial lack or suffering is God's way of humbling His own! This is a grave mistake.

8. Failure To Invest In Ministry

It is a great mistake when a minister starts a ministry and fails to continue to invest time, talent and treasures in that ministry. Such a minister will rather finish and squander God's provision on ephemeral things, believing that God will provide more money. Such ministers have the mentality of taking and not investing. Evangelists, Guest ministers, mobile preachers and ministry leaders are often found in this error. They live off their last honorarium and are waiting for the next invitation. They run 'invite-me-ministry'. They never do anything to invite others or build an industrial ministry.

9. No Monitoring And Inspection

Ushers, counters and financial committee members in local, central and headquarter churches today have light fingers and so much monies are

getting lost unnoticed simply because church leaders failed to put system of checks and balances in place. Many of such people have used church monies to buy cars, build expensive mansions and do lots of sundry things. Careless and blind trust have made many churches to be shipwrecked financially by these light fingered people! The systems that are created in the church give much more room to stealing, corruption and pilfering.

10. Poor Money Attitudes

Ministers that have poor money attitude display traits such as avarice, greediness, covetousness, stinginess, selfishness and doing everything with the motive of gain and profit. Such ministers falsify records, short-change others, steal church offerings and devise every gimmick to make money by virtue of their positions in the church. These attitudes have always ruined those who possessed them in life and ministry.

11. Slave of Rich People

Another major money mistake is that lots of ministers depend on their rich members than God. They become slaves of donors, contributors and those who give large sums of money to their ministries. They scamper and bow down privately at their feet, worship them, preach for them and water down their messages so that they will not be offended. Some have even divorced their legal wives and eloped with their rich female members! This mistake have led preachers to take money from armed robbers, corrupt government officials and become prayer contractors!

12. Charging For Ministration and Prayers

It is a gross mistake to charge for ministration and prayers. But that is the practice of many Pentecostal, Charismatic and Prophetic ministers today. They demand ten per cent of offerings, fat honorarium, first class hotels and first class flight tickets. They put lots of financial burden on those who invite them and leave their host more financially pauperized than they met them. It took divine revelation and an encounter with the Lord for a popular preacher in Nigeria to stop charging for ministration. God had to warn him against commercializing the gospel. Charging or demanding for pay in whatever guise is a sin and will be judged by God, no matter how long.

13. Failure To Disciple and Build People

The watering down of the truth; muddling up the true gospel message and cajoling people in order to get their money are grave errors of ministers. Pandering people and preaching what suits them and keep them happy so that they can keep coming and sowing their seeds is a great error that is boomeranging on the church. The maxim that 'if you tell people the truth, rebuke their sins and try to build them up as true disciples of the Lord, then you will not get their money in substantial form' is a lie of the devil from the pit of hell, but which many preachers have swallowed hook, line and sinker today.

14. Lack of Stewardship Training

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

Rom.14:12 Lots of ministers also make the mistake of not teaching and training their people in balanced stewardship. Therefore, people hold on to things they should easily let go. Stewardship says we are all caretakers of God's properties and one day we shall give account of how we used them for Christ. Stewardship helps people to be true stewards of their life, time, talents, treasures, properties and the gospel. Lack of stewardship in ministries lead to lots of avoidable problems.

15. No Separation Between Personal And Ministry Finance

General overseers, senior pastors and church founders always make the mistake of lumping their personal money and that of the church together. Since they are the founders and they started the ministry with their personal monies, they believe everything should still belong to them now. They therefore spend the church money at will and make no allowance for proper accounting.

16. Extravagant Living

"Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth

corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also.”

Matt. 6:19-21

Living like kings and nouveau riche of this world, displaying high taste, class and opulence in the erroneous belief that only the very best is good for ministers, as many famous preachers are doing today, is a grave error of judgement in ministry. God has not called His servants to poverty and penury, neither has He called them to ostentatious and extravagant lifestyle. Living ostentatiously is not compatible with the spirit of the New Testament that calls for moderation in all things. When your lifestyle and living standard is far higher than those you are called to reach, then you are making a terrible mistake. When your ministry cannot really finance your taste and you are living beyond your means, you are in grave error, no matter how you justify it.

17. Business Deals

Too many ministers have made the terrible mistake of dabbling into business deals with members in their craze for money and they have gotten their fingers burnt. Some have started contributions, cooperatives; stock-trading, currency trading and multi-level marketing inside the church and when things did not go as planned, the bubble burst and the church went asunder. Doing business with members, borrowing money and sharing profits have led to church break away, character stains and untimely death through hired assassins.

18. Liability More Than Assets

Majority of ministers don't know the difference between liabilities and assets. They therefore make lots of mistakes in this regard. Liabilities are what takes money away from you, such as phones, cars etc.; while assets bring money into your pockets such as resources, good people and investments. When your liabilities are more than your assets in ministry, then you are making a terrible financial mistake. When you spend much more than what comes in, then you are in trouble. When what takes money away

are much more than what brings money in then you will ruin the ministry financially.

19. Failure To Plan Your Finances

Most ministers make the mistake of putting all their financial responsibilities on God. They always say, 'God will supply all my needs' piously, without careful planning. Without planning your finances, incomes, expenditures, family size and accommodation, you will be perpetually struggling in debts and wants. While God will supply, yet He has given us the brain to plan and budget what He has graciously supplied.

20. No Clear Vision

Without clear, concise and compelling vision, no minister can draw out money from people in a substantial way. People don't give to institutions but to visions they believe in. People give more to a vision than to individuals. Without vision, people cannot give. When your vision is unclear, unknown or outdated, you will always have financial woes. And when all you have is money - no vision, purpose and dream to pursue, then you have the greatest poverty on earth.

It is now crystal clear that these twenty money mistakes are the chief architects of the financial woes that have befallen many ministers and ministries today. It's high time we get out of these mistakes and correct our errors.

CHAPTER A5

MINISTERS' MONEY LIFESTYLE

I

once read about a rich Christian brother who gave one Million Dollars to missions during the days of great missionary enterprise of William Carey. This brother gladly slept on the floor and made a shoe box his table! He

gave sacrificially to the work of God and did not allow his money to hold him captive. I also read about John Wesley who gave away most of the money he made to missions. It was he who said, "Make all the money you can, save all the money you can and give all the money you can". He himself lived by that principle, because towards the end of his life, he said, "If I leave behind \$10, you and all mankind are witness against me that I lived and died a thief and a robber".

The call of God upon His ministers is a call to a life of sacrifice, humility, simplicity and financial integrity. While God did not call his ministers to poverty and squalor, yet He did not also call them to ostentatious, extravagant, opulent and worldly lifestyle. God's ministers are to set good examples by their choice of living.

Our Lord Jesus, the Author and Finisher of our faith lived simply. He could have the whole of heaven at his beck and call, attending to every need or wish of His, yet He chose to live a sacrificial life, devoid of the razzmatazz of His days. Yes, He rode on an ass to Jerusalem, which some covetous ministers have interpreted to mean he lived in opulence, yet the fact remains that the ass was not His, but was borrowed and He only used it once.

"And saith unto them, Go your way into the village over against you: and as soon as ye be entered into it, ye shall find a colt tied, whereon never man sat; loose him, and bring him. And if any man say unto you,

Why do ye this? say ye that the Lord hath need of him; and straightway he will send him hither. And they went their way, and found the colt tied by the door without in a place where two ways met; and they loose him. And certain of them that stood there said unto them, What do ye, loosing the colt? And they said unto them even as Jesus had commanded: and they let them go.”

Mark 11:2-6.

Jesus warned His leaders that they must not lay their treasures upon the earth (Matthew 6:19-21). He warned against having our minds filled with the pleasures of life (Luke 21:34) and said we should lay up our treasure in heaven through investing in the kingdom and sacrificial living (Luke 12:33-34). The Apostles followed the teachings of Jesus to the letter by living simple lives and handled the riches and money God brought their way in godly ways.

“Neither was there any among them that lacked: for as many as were possessors of lands or houses sold them, and brought the prices of the things that were sold, And laid them down at the apostles’ feet: and distribution was made unto every man according as he had need.”

Acts 4:34-35.

Down through the centuries, ministers of God of every church affiliation have largely lived by this value system of our Lord. They have modeled humility, simplicity, eternity-conscious and integrity in the areas of money and riches. Till today, this is still the call of God for His own ministers.

When you answer the call of God to become His minister and leader in His vineyard, it is a call to moderation, integrity and to shun worldly standards in all ramifications. Ministers have no right to be selfish. (Romans 15:1-6). Even if you are blessed with worldly goods, your calling is to live sacrificially and selflessly. You are to use your strength to undergird and uphold others. You are to deny yourself and follow Him in humility, not in a riotous and ostentations living that offend much more people than edifying them. If there is no more sacrifice in leadership, then it is no more Godly leadership.

Ministers of the true gospel of Christ are to live sacrificial lives, knowing full well that all things may be expedient, but not all things edifies. As the scripture declares, leaders that live in pleasure are spiritually dead, not more alive unto Christ (I Timothy 5:6). Living with eternity in view, deeply spiritual, walking in complete obedience to the word of God and being good model in all ramifications are the hallmark of ministers after God's heart.

Gospel of Money

However, recent men who claimed authorization from Christ have sought to destroy this long scriptural tradition of Christ's ministers and imposed upon our mind the gospel of money. They have brought the Gentile style of money into the ministry of our Lord Jesus.

“But Jesus called them unto him, and said, Ye know that the princes of the Gentiles exercise dominion over them, and they that are great exercise authority upon them. But it shall not be so among you: but whosoever will be great among you, let him be your minister; And whosoever will be chief among you, let him be your servant: Even as the Son of man came not to be ministered unto, but to minister, and to give his life a ransom for many.”

Matthew 20:25-28.

Rather than serve the people, these supposed ministers want to be served. They came with the money myths that only the best is good for the man of God and use every means to take and rake people of their hard earned money to fund their fastidious lifestyle. The gospel ministry has now become a business career and gospel of money is the route to make money, either legitimate or illegitimate, so that the man of God can live like king, and the woman of God like Queen of the parsonage.

As a result, the world now sees the church only as a commercial venture and terms Christianity as the opium of the people! And are they far from the truth? ‘Seek ye first the kingdom of Dollars and everything else shall be added unto you’ has become so prevalent in ministry and in the lives of gospel ministers today.

Undoubtedly, money is a strong factor in what lures people into ministry today. Achan was destroyed because of his covetousness for money.

“When I saw among the spoils a goodly Babylonish garment, and two hundred shekels of silver, and a wedge of gold of fifty shekels weight, then I coveted them, and took them; and, behold, they are hid in the earth in the midst of my tent, and the silver under it.”

Joshua 7:21.

The sons of Eli were destroyed because they took more than necessary in the sacrifice of the Lord, (I Samuel 2:29); Judas was overcome by the pull of gain and profit. (Matthew 26:15-16). People then used occultic and demonic power of gain money, (Acts 16:18-19); Governor Felix did not release Paul because of covetousness for money (Acts 24:26).

Many ministers are only preaching the gospel of money today – the gospel that doesn’t rebuke sin, confront people of their wickedness; call them to holy living; make them heavenly minded and call them to carry their cross as true disciples of our Lord. Rather, the gospel of money have encouraged covetous living, worldliness, stealing, get-rich-quick syndrome and ostentatious lifestyle in both Christians and professed ministers of the gospel.

The gospel of money has led to various money gimmicks being employed by ministers to get money by every means. Take the case of a preacher who gave prophecies of fear, gloom and doom in the church and asked those concerned to redeem their prophecies with money so that the evil will not happen to them. How about the case of Guest ministers charging for their ministrations? How about preachers who give amazing testimonies of financial breakthrough so as to hoodwink the listeners to give and ‘sow’ into their miracles in order for them to receive theirs!

Making merchandise of people is prevalent today (II Peter 1:1-3). Of course, the gospel of money comes with lots of material and physical results such as latest fashion, gold, jewelries, cars, mansions and a lifestyle of opulence and nouveauriche. Yet, the truth is that those results have no godly, honest and credible stories behind them. It’s just like the brothers of

Joseph who killed a goat and dipped the cloth of Joseph in it and sent it to their father to make his own conclusions (Gen. 37:31-33). Yes, their report was accepted for the time being, but their sins later found them out. So also are the ministers that hype the gospel of money, their sins will soon find them out.

Do Ministers Need Aircraft Or Expensive Lifestyle?

“All things are lawful unto me, but all things are not expedient: all things are lawful for me, but I will not be brought under the power of any.”

I Corinthians 6:12

In the last couple of months, there had been lots of controversies about the appropriateness or inappropriateness of Aircraft and expensive lifestyle for gospel ministers. The controversies came because lots of Nigerian pastors are beginning to copy the lifestyle of American superstar preachers by buying expensive Aircraft and living the opulence lifestyle that is only lived by 1% of the population of the world.

Unfortunately the ego and covetous living of ministers, especially of the Pentecostal and Charismatic fold is casting the church in bad light. They are giving new definition to the divine mandate of the church. It started with universities, riding in convoy of cars, bouncers and now it is Aircraft competition.

I have heard and read many write ups and arguments for and against it both in the church, print and electronic media and social networking. As a Church Consultant of many years, whom God has given the privilege of seeing deep inside the churches and the scriptures, these are the outcome of my intensive prayers, scripture searching and research among the churches:

1. Jesus our Lord lived simply at the level of the people and whoever says he is His servant/minister must live simply. Ministers of God are servants and we are called to serve the people and identify with them just as our Lord did. We are to feed the sheep, not to fleece them. We are to set good examples of conservative and contented living, not to live far away from them and above them. The rich young ruler who came to Jesus was asked to give all to the poor. How could Jesus who taught that be the one

that would be riding in ‘yatch’ and expensive things of His time? Or does it mean that Jesus didn’t practice what He preached? I think you know the answers.

2. The colt and ships that Jesus used during His ministry days were not His, He borrowed them and used them once mostly. Most of those who are defending their worldly living usually point to Jesus using new colt and riding in ships. But they forgot that He borrowed them and used them sparsely. Jesus was never accused of ostentatious living, but was lowly and identified with the conditions of the people.

3. The Apostles did not use ministry money on themselves, but on the propagation of the kingdom and on the lessprivileged. Personal monies were separated from ministry monies and they used their resources to bless, edify, meet needs and distribute to the necessity of the saints. When God blesses a ministry financially, it is not for the selfish use of the Leader, but for the body of Christ and the less-privileged.

4. Even if God really blessed you, you are to deny yourself and help others, because you are in ministry (Romans 15:1-3). Ministers must use their financial strength to help others and promote the kingdom of God. Ministers are not to enrich themselves nor hoard the blessings of God, but to be a blessing to as many as possible. Sadly, most of those Pastors buying Jets don’t pay their workers well. They have no welfare for them. They pay them stipends and yet expect them to be faithful. That is why lots of stealing and corruption is going in the churches today.

5. Most monies used for Aircrafts are not totally from tithe and offerings. It’s personal business monies. Yes, most tithes and offerings raised in churches cannot cater for the expensive lifestyle being lived by many ministers of today. Therefore many have resorted to business deals. Some are into oil, gold, forex and University businesses, yet they lump them under the church. Businessmen would surely need aircraft for their business contacts with governments in various countries! No wonder their schools are more expensive.

6. Except you are running an Aviation ministry to rural, unreached and far flung places of the earth, it is then you are justified. Aircraft in

ministry is only justifiable if God has given you an Aviation Ministry that reaches out to the rural and unreached people groups. Then it will not be an executive jet but Cessana Plane that can land in airstrips of interior of the interior places.

7. I don't think Jesus will purchase a tool of ministry for N860 million and use N250 million to maintain it monthly in the midst of crippling poverty and kingdom needs here and there. Yes, it is a tool for businessmen, not true ministers of Christ. Because a tool that cost 860 Million Naira to purchase and 250 Million Naira monthly to maintain will almost always run any ministry down into deep debt and make leaders to turn the gospel to money making venture only. It is not an asset but a big liability.

The Jesus I saw in the Bible will not succumb to using such tool in the light of grave needs in missions, church planting, printing of Bibles and soul winning across the world. An aircraft is different from a brand new car. It is in a world of its own. You pay for everything – landing, parking, crew, fuel, over flying, taking off and communications. A minimum of 10 staff is assigned to an aircraft. It is capital intensive. Having one means you have a surplus and deep wallet. If you have not made careless or stolen money, you cannot own and maintain one.

8. Most preachers who use God's money to buy and fund a tool that gulp N250 million monthly on maintenance don't end well in life and ministry. They put the burden on the churches and those who invite them to minister. Where are the many Bishops of the 80's? Where are those ministers that used aircraft in the past? Where are those who lived like kings, boasting of their wealth in the past? Almost all of them ended badly with destroyed ministry, name and reputation. Many of these aircraft owners charge their host churches for fuel, parking, landing and other fees and the host pastors put it on the people. Amazing but true!

9. Most ministers in the aviation controversies are simply 'Business Men', they are no longer humble servants of Christ. They need them to run their investments around the world with governments and secular people. With the background of business, banking and as contractors, many of these ministers only dabble into the ministry of our Lord Jesus as a cover

up for their business careers. While they claim to be the ministers of Christ, yet they want to be like their business partners in the world. That is confusing to many but true.

10. Big ego and poor attitudes to money makes ministers to want to reward themselves here at the expense of the people. When ministers become proud, abusive and love money at all cost, they will do anything to have it and flaunt it to the world to see. Today, ministers display greed, avarice, covetousness and stinginess to a high degree. It is poor money attitudes in display.

Heaven is far away from their thoughts and they have forgotten what Jesus commands His own people; “Lay not up your treasures upon earth, where moth corrupt and thieves break through to steal.”

11. People’s perception of the church as commercial center gains more ground with such lifestyle and makes soul winning much more difficult. When preachers drive in a convoy of 5 or 6 cars, have mansions here and abroad and buy aircrafts, the societies’ perception of the church as commercial center gains lots of credence. As a result, people no longer trust the average minister and giving is gradually reducing in most churches.

Soul winning is becoming difficult the more as a result of the ungodly examples being set by these set of leaders. The excuse of delay at Airports holds no water because there are worthy examples of Prime Minister of Britain that flies British Airways. The Pope, head of Catholic worldwide, flies Alitalia and the Archbishop of Canterbury, head of Anglican worldwide, flies British Airways. Are our Bishops and Pastors higher than these people?

12. Wealth and riches destroy much more than poverty and this is a satanic style. One of the secret ways Satan used to destroy many men of God in the past is wealth. If Satan sees that he cannot get you through poverty, he will give you riches. The spirit behind money is the Mammon spirit. If you can worship at its altar you will have money.

Sadly, many so called ministers worship the spirit of money today. They will twist the scriptures, water down the hard truths of the Bible and only

preach esoteric gospel so as to gain much money. They move in government and political circles and pray for politicians for a fee and allocation of oil blocks! Unfortunately such ministers and ministry only appear for a time and disappear!

13. I have chosen my money values to live simply and give whatever I can away for His cause and to the needy. While everyone has the right to expensive living and free to purchase an Aircraft, yet the scriptural truth remains that ministers are to be good examples of our Lord and Master, Jesus.

“All things are lawful, but not all things edify” I Corinthians 6:12.

Ministers are called into sacrificial and selfless living for the sake of the gospel. However, each of us will have to make a choice. You must make a choice of good money values of integrity, transparency, honesty and generosity. Your value will determine your impact and help you to account well to God when He calls you to give account of the riches He allows to come into your hand. I have chosen my values to make all I can, save all I can and give away all I can to the cause of Christ and to the needy around me. I have chosen my value of conservative, simple and godly living standards and it is anchored on contentment in God.

“Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee. So that we may boldly say, The Lord is my helper, and I will not fear what man shall do unto me.”

Hebrews 13:5-6

Personal Choice

Gospel ministers that fail to live by Biblical standards don't really end well in life and ministry. Stories upon stories of ministers, both in Biblical and contemporary history, who used the gospel of our Lord for personal gain and profit confirm that they always end badly, after a promising start.

If you are not going to be ruined by the spirit of Mammon, you will have to make a personal choice. I faced such choice years back. After some initial

hard times, the Lord started blessing our work. I had to prayerfully take a decision to embrace godly and scriptural value of money. I determined to live simply no matter how great God's blessing will be in my life and ministry and this value has really helped me in the last couple of years.

John Maxwell wrote something about this also in his book, 'Today Matters'. He had to choose his value about living moderately and Rick Warren also did this. He gave away most of the millions of Dollars he realized through the sales of his books to training Pastors all over the world. He could have kept it for himself, but he decided to imbibe the scriptural value of simplicity and keeping our treasures in heaven, not on earth. In fact, he is still driving the car he bought 12 years ago. This is not for everyone, but just a good example for men and people of God. You will have to make a personal choice to live like a true minister of Christ. It is then you can do the work of eternity.

CHAPTER A6

WAYS MONEY IS WRECKING CHURCH LEADERS TODAY

A

minister once had a ‘flourishing’ ministry. He had more than 10,000 people in his weekend services. His weekly offering was more than 40 million Naira and his lifestyle showed it. He

rode in the best of cars, limousines and wore expensive perfumes. He wore custom made shoes and lived large. He usually boasts about his riches and monies in hard currencies to people while preaching. He was a picture of opulence and extravagant lifestyle.

Unknown to many, he transverse the length and breadth of the nation holding meetings where people are duped and made to part with their monies on the pretext of being prayed for by the man of God. He used such monies to fund his high taste of living. He ran his hosts into debts by his high demand and usually leaves huge bills in the 5 star hotels where he lodged.

Gradually, people started getting wind of these financial escapades and decided to vote with their feet. By the time this preacher was dying, he had to ask for forgiveness and his ministry has whittled down to less than 100 people in attendance. All his treasures were given away or left to rot where they are stored!

The devil has always been a strategic devil. He has used money to ruin more church leaders than any other thing. Following hard after money is sexual sins. These twin evils have been the master keys of Satan to destroy many wonderful ministers of God. And from available research, the devil is succeeding too much in these areas.

From scriptural times, we could see that the life and ministry of Prophet Balaam was ruined by covetousness and avarice of money. Achan, Gehazi, Judas and Demas were also ruined by the spirit of Mammon. Jesus rebuked the Pharisees of His days for undue emphasis on money, (Matthew 23:14). Moreover, thousands upon thousands of ministers down the church age have been wrecked through the excessive emphasis and poor values system of money. The Alexander Dowies, Jim Bakkers, and many present Charismatic and Pentecostal preachers have turned the truth of the gospel of salvation to only gospel of money.

Here are some of the ways the spirit of Mammon has brought ruin to the life and ministry of church leaders today:

1. Deviating From The Truth Into Error And False Doctrine

Lots of preachers have changed the truth of God's word into a lie simply because they don't want to offend those who are donating money to them. A preacher was once asked if Jesus is the only way to heaven. He replied, "I don't know", simply because he doesn't want to offend his financial partners.

Many church leaders are muddled up in their messages and cannot speak clearly because they are afraid the people will no longer bring the money. Others have kept silence and never asked where their people got the money they were donating to the church. Yet, others have changed from conservative gospel to gospel of money so as to get as much as possible from the people. Errors and false theories abound today and the scripture is being twisted to justify the worldly and carnal lives of church leaders.

2. Seduced And Deceived By Business, Gain And Profit

Lots of church leaders who were initially called by the Lord to preach the true gospel have dabbled into business and got entangled in profit and gain to the detriment of the work. Some have turned the gospel into only business and entrepreneur preaching. It has become an assignment of raising millionaires through entrepreneurial skills. While nothing is absolutely wrong with that, yet it is done at the detriment of the kingdom gospel and the quest for gain and profit has eroded godly values and emphasis. Some leaders even lost their lives and relationship with God in

the pursuit of business deals. They dabble into error and hurtful lusts, just as Apostle Paul wrote in I Timothy 6:10. One of the Newspapers reported recently how a Pastor with one of the largest Pentecostal churches in Nigeria was arrested by the Police in connection with a N200 Million West African Examinations Council (WAEC) fee fraud in Ogun State, Nigeria. As at press time, detectives have discovered over N20 Million in his private account and four expensive cars in his garage. When the Pastor was questioned over the N20 Million found in his Bank account, he merely pleaded for forgiveness. What a shame!

3. Lowering Of Spirituality In The Church

Wherever there are business and money to make and share, there will be lots of politics and carnalities involved. Sadly, this is a reality in churches and in the lives of church leaders today. Spirituality and godly living has waned seriously in the church simply because the emphasis is on money, money and more monies. Money has become the yardstick to measure success of churches and individual Christian life. And because of that, nobody has time for spiritual disciples; rather all efforts are on making money so as to prove to others that you are successful. Therefore, political manipulations, injustices and strategic positioning have become the order of the day in many big and small denominations and churches.

4. Demonic and Occultic Pacts

Yes, the excessive emphasis on money that leads to covetousness has led many into demonic and occultic pacts today. Since the spirit behind money is the demonic spirit of Mammon, some known preachers have made covenant and pact with the devil so as to have money by all means.

The wife of a Pastor was overheard saying she is the power behind the husband's ministry. She claimed that it took her 3 months under the water to get the power that is bringing the crowd and the money. After the death of a certain popular prophet last year, lots of occultic materials were allegedly found in his room, all because of money, properties and fame, which he never took with him at his death!

5. Divorce And Remarrying Wealthy Spouse

Churches and church leaders are now divorcing with reckless abandon. At the bottom of many of such divorce cases is the crisis of money. A certain power minister who has seen great miracles in his ministry shockingly divorced his wife with 4 kids and eloped with a rich member in his church. The rich widower built him another church and for a while things were going great, but the end was bitter. The rich lady later died and the preacher sought the forgiveness of his wife and kids after many years, but by then, the ministry has totally collapsed. Cases of leaders eloping with rich female members are coming to the fore more than ever before and it is wrecking many kingdom works.

6. Dabbling Into Politics

Some church leaders have abysmally failed to keep the dignified distance between the church and the State. Rather, because of money they have been moving, wining and dining with governments of the day and have become government contractors. They hobnob with the political leaders of the day and compromised when it comes to speaking the truth when government is wrong and oppressing the people. Hobnobbing with powers that be has cast church leaders in bad light and people don't see any difference between the corrupt government officials and church leaders. The adverse effect is that people are cynical of church leaders and soul winning has become very difficult today.

7. Stylish Stealing, Fraud And Corruption In Churches

I can categorically declare that too much stealing, fraud and corruption is going on in the church of today. From the ushers that count money to accounting officers, financial committees and Senior Pastors, stealing and misappropriating the money of God is the malaise. Some pastors that are not well remunerated are doctoring the books in their branches; while those in charge of the administration of money in the headquarters are also helping themselves to the loot.

The administration of money in the denominations, which strips the local church bare of realizable income and leaves much money in the hands of headquarters' officials have also fuelled this stealing syndrome in churches. Some officers actually connived with armed robbers to come and rob their

church of money and in some instances; lives have been lost in the operations!

Unfortunately, even though many could see these tell-tale signs in their lives and ministries, yet they have not traced their way back to the Lord and retribute. They still delude themselves with the thought that things are okay because much more money is coming to their ministry account. They forgot the scriptural truth that, twenty years after God has left King Saul, he was still on the throne ruling Israel!

The presence of God has been withdrawn from many church leaders today and they are only left with stories and testimonies of the past. Not too long ago, the National Drug Law Enforcement officers visited my office and invited me to join their crusade against drug abuse which I promptly agreed to. It was from them I heard the stories of satanic pastors and drug arrest of some so-called men of God.

One particular case stood out. A bishop was arrested at the Airport on his way to America with about 8 kilogrammes of pure cocaine hidden in his drug customized shoe and walking stick. At his interrogation, he was asked what led him into it, seeing that he is living well, had choiced cars and mansions. He unashamedly replied that there is a club of Billionaire Pastors in Nigeria comprising 16 ministers and he wants to become the 17th member. This is what the covetousness of money has done, is doing and will continue to do to many unserious and backsliding ministers, church leaders and preachers today.

I'm aware of lots of ministers who were once popular, speaking to thousands every week, but who are now hiding their faces in shame because they have been ruined by their past money gimmicks in ministry. Lots of ministries and Bible Schools have closed down and many churches have now become almost empty.

Some so-called ministers have traveled abroad to hide as a result of shame, while others have died prematurely, physically and spiritually. One of them recently sold his church building to another church, sold his house, dabbled into politics and he is now living from hand to mouth. He now moves about

with various women and still raises money from whoever is unfortunate to invite him to preach.

8. Collecting Money From Blood Merchants

The print media regularly reports the stories of pastors who serve as spiritual mentors to armed robbers who kill and maim people for monies and valuables. These pastors are so engrossed in making money by all means that they resort to shielding and providing spiritual services to those who spill human blood for money.

Furthermore, lots of pastors are collecting money from those who are in shady business and saying that they will use their anointing to cleanse the unclean money. Others are picking huge donations from those in cults and calamities have been befalling their congregations whenever they collect such monies. It is an open secret with the Police that cultist, armed robbers and kidnappers usually give donations to churches and pastors so as to 'bribe God' and quell their consciences. And some pastors do collect and spend these monies. But the law is catching up with these so-called shameless Pastors.

Some occultic practitioners usually gain foothold to operate in churches by reason of large donations of money and gifts. By reason of their regular and big donations of money, they gain influence and have room to kill, destroy and ruin the churches spiritually and physically. And too many pastors are falling for this trap of the enemy. In such churches, you see pattern of untimely death of pastors, members and leaders.

9. Gospel of Success And Prosperity That Encourages Covetousness

The pursuance of money, success and material prosperity at all cost has brought much ruin to ministers of God today. Many have left the kingdom gospel of salvation and heaven-mindedness to preach the gospel of material success and financial prosperity only. While God wants His children to attain good success and live in spiritual and physical prosperity, yet extreme emphasis that measure everything only on the yardstick of what you get, gain and hold is doing much damage to Christianity today. Covetousness and greediness in the professed Christians of today are the outcome.

The gospel of success has turned many to be so worldly minded that they are ready to cut-corners and do anything just to appear successful in the eyes of the world. And preachers are not left out in this covetousness. We are thirsty of high taste in cloth, style and automobiles. We pursue what the world is pursuing and even beat them in our crooked way to get the pleasures of this world. By so doing, many have lost their credibility, anointing and presence of God.

10. Seeking For Mentorship From ‘Wealthy’ Ministers

Too many young ministers have come to ruin in ministry simply because they seek for mentorship from covetous ministers that were considered wealthy in ministry. By so doing, they have been initiated into cults and idol worship that drowns men in perdition.

In Africa, we hero-worship wealthy men, especially if they are professed pastors and preachers. We never care how they make their monies; all we want is to come near to them for impartation and connection. Unfortunately, such mentorship has ruined many. Some have been introduced to ungodly and illegal ways of making money and other ungodly means.

One of such young minister was introduced to masturbation and using of semen for ritual purposes. I once told a young minister who invited a popular minister to be wary of being ‘guilty by association’. Increasingly, lots of young ministers are being contaminated and destroyed by unwholesome association with wealthy ministers who cannot honestly and openly disclose their source of wealth in ministry.

11. Detesting Accountability of Any Kind

More than ever before many more ministers are being ruined by money simply because they detest accountability of any kind. In one of my teachings in the Doctoral Class of our Institute, many of the Pastors in attendance became angry when we came to the issue of accountability with ministry money. I taught that there must be proper record keeping of church finances and that the Senior Pastor or Founding Pastor doesn’t have the right to spend church money alone. That was what they were angry about.

Years after their graduation, the ministries of some of them have seriously nosedived.

Personalizing the money of the church will lead to consequences of great proportions. Ministers that hate accountability will always shoot themselves in the foot. Using church monies anyhow will incur the wrath of God. Turning the church of God into personal estate simply because you are the founder will bring you into head on collision with the Lord of the church.

12. Guest Speakers' Greed And Covetousness

It is a well noted but unpublished fact that lots of churches are reeling to and fro spiritually and financially due to the gimmicks and antics of Guest speakers. Many itinerant ministers are simply money mongers. They charge for their preaching engagements and use prophecy to extract monies from people. In some cases, Guest speakers are specifically invited to use every gimmick to raise money which will be shared with the host Pastor on 60/40 basis or 50/50 basis.

Many of these Guest speakers are immoral, greedy and ungodly. They leave the church worse than they met it and ruin many lives in the process. Some of them will leave their hotels with heavy bills for their host to pay in telephone, food and sundry expenses. Some will abuse and sleep with those who come for counseling and their nefarious activities will only be known months after they have gone. The good news is that God is exposing them, but the bad news is that their generation is not diminishing but rather increasing on a daily basis.

How To Overcome The Pull Of Money In Ministry

You cannot but practice contentment in God if you are going to be free from the grip of money gimmicks in ministry. What the scripture says in Hebrew 13:5-6 must be sacrosanct in your life;

“Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee. So that we may boldly say, The Lord is my helper, and I will not fear what man shall do unto me.”

You must repent and renounce every covetous practice in your life. You must pray out any vestige of covetousness in your heart. You must discover and align yourself with God's purpose for your life. You must choose and live by godly values of transparency, honesty, accountability and wisdom in handling money. Don't live at the level that is higher than your ministry. Be content to move at the pace of God for your life.

Discover God's financial dealings with you and live within your means. If God blesses you with physical cash, learn to give it back to God's work, needy people and cause joy to others by sowing into their lives. One of the best ways to be free from the spirit of mammon is to stop hoarding it but to be a channel to release it upward and outward.

Furthermore, don't live a life of debt and credit. Pay your debts and owe no man anything. Don't allow anyone to pull you into agitation and unnecessary pursuit of money to the detriment of your soul.

SECTION B

JESUS

SAID ABOUT

MONEY





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hroughout the entire Bible there are roughly 2,350 verses concerning money. This is about twice as many as faith and prayer combined.

Fifteen percent of everything Jesus said related to money and possessions. He spoke about money and possessions more than heaven and hell combined. The only subject spoke more often is the kingdom of God. Why? Because the Scriptures make it clear that there is a fundamental connection between a person's spiritual life and his attitudes and actions concerning money and possessions. Often we divorce the two, but Christ sees them as essentially related to one another.

Money was just as important in Jesus' day. If we were to strike out the comments of Jesus about money, we would reduce his teachings by more than one-third. Sixteen of Jesus' approximately 38 parables dealt with money. One of every seven verses in the first three gospels in some ways deals with money. Perhaps this was because Jesus understood how money itself can become a god. His assertions; "You cannot serve God and Mammon" (Matthew 6:24), and, "For where your treasure is, there will your heart be also" (Matthew 6:21) indicates his awareness of the preemptive role played by money in the lives of people.

As servants of God, money plays an important role in our lives and ministries. This is why I will be looking at what Jesus said about money in this section. I will be bringing lots of practical examples both in my life and ministry research. Expect to be challenged, stretched and changed!

"He that saith he abideth in him ought himself also so to walk, even as he walked."

I John 2:6

MONEY IS NEEDED FOR MINISTRY

“

And certain women, which had been healed of evil spirits and infirmities, Mary called Magdalene, out of whom went seven devils, And Joanna the wife of Chuza Herod's steward, and Susanna, and many others, which ministered unto him of their substance."

Luke 8:2-3.

In this passage we see that lots of women and people that Jesus ministered to were the ones that supported His ministry financially. They ministered back to Him in cash and kind. They became supporters of His ministry with their substances. It underscores the fact that money is needed for ministry. Most of what we need for ministry will be procured with money. Jesus never did fund raising or launching but He raised partners and supporters. Money gave purchasing power to what Jesus needed in ministry.

The money for your ministry is in the hands of the people you are ministering to. It is the people your ministry has been a blessing to, one way or the other that God will majorly use to support your ministry. They may be members of your church or outsiders. God will move people to help and uplift your ministry financially. However, the money you needed for ministry will not be given to you once. In fact, if God gives you a Million Dollar vision, he will initially release 100,000 cash to you. How do you get the rest? You get it through faith, obedience, trust and patiently walking with the Lord.

To get partners and supporters, you will need to get your vision clear from the Lord, pursue it vigorously and pray fervently for those whom God will move their hearts to support the work with no strings attached. If you are doing His work and walking within His will, God will always support His work with kindhearted people. You don't need to go cap in hand begging people. He is able to supply your needs miraculously and supernaturally if need be. Stop worrying about money for ministry, just go to the money man-God in prayers and He will raise partners for the work.

USE MONEY TO MEET NEEDS

“

Then saith one of his disciples, Judas Iscariot, Simon's son, which should betray him, Why was not this ointment sold for three hundred pence,

and given to the poor? This he said, not that he cared for the poor; but because he was a thief, and had the bag, and bare what was put therein.”

John 12:4-6

“And after the sop Satan entered into him. Then said Jesus unto him, That thou doest, do quickly. Now no man at the table knew for what intent he spake this unto him. For some of them thought, because Judas had the bag, that Jesus had said unto him, Buy those things that we

have need of against the feast; or, that he should give something to the poor.”

John 13:27-29

Caring for the poor and downtrodden took a lot of the finances of Jesus. Yes, Judas was the Treasurer, yet it was Jesus that always command and give instruction of how the money should be expended. He had a good management of money. He did not personally handle it, but had Judas as Treasurer and probably John or Philip as Accountant.

Unfortunately the Senior Pastor or Overseer and his family are the one in charge of the monies in the churches today. There is no proper management of money and accountability is sadly wanting. Jesus used the money of the ministry to meet the needs of His people. Unfortunately today, the lion share of our budget is on buildings, equipments, automobiles and non-essential needs of the main leader, which is far from the examples Jesus set for us. Why is the poor neglected in the majority of the church today?

You can actually grow a church by caring for the poor and destitute. Pastor Sunday Adelaja started his church in Kiev, Ukraine with the poor and downtrodden people. He fed, clothed, cleansed and took care of them. The changes in those people convinced others to come later. An Asian woman in Miami also cares for the destitute. She cares for them and trains them. Today, many of them are registered Nurses and God raised the church.

Do care for the poor and make a show of it and poor people will be afraid to come forward again. Putting it on TV and Radio are mere show, it is no more unto God. Do it sincerely, genuinely and preach the gospel to them as you meet their material needs according to your budget. Get priority on the needs you can meet. You can take care of the poor by giving them cash, but it is better to help them indirectly; like training them on handcraft or skills. Sadly though, some people now use the excuse of being poor to dupe churches all over the world. We must therefore be wise, discerning and watchful.

PAY YOUR TAXES AND BE SOCIALLY RESPONSIBLE

“

And when they were come to Capernaum, they that received tribute money came to Peter, and said, Doth not your master pay

tribute? He saith, Yes. And when he was come into the house, Jesus prevented him, saying, What thinkest thou, Simon? of whom do the kings of the earth take custom or tribute? of their own children, or of strangers? Peter saith unto him, Of strangers. Jesus saith unto him, Then are the children free. Notwithstanding, lest we should offend them, go thou to the sea, and cast an hook, and take up the fish that first cometh up; and when thou hast opened his mouth, thou shalt find a piece of money: that take, and give unto them for me and thee.”

Matthew 17:24-27

Jesus paid taxes and was a responsible citizen. He fulfilled His civic obligations including that of Peter, leaving us a worthy example to follow. I know a lot of Christians who dodge from paying taxes, bills and use of social amenities. There was the case of a Pastor who got to a TollGate, and instead of paying, he was claiming that he is a Pastor. I had to shout on him and compelled him to pay. I had to lecture him on how Christians and ministers must set good examples by promptly paying their taxes and utility bills.

The church is a charitable and non-profit organization and therefore should not be taxed. The church is a partner in progress with the government and should even be given grants by the government to carry out her society uplifting programmes. However, when the church begins to engage in profit and gain oriented businesses such as schools, books, tapes, buying and selling, then she must pay taxes on them. There must be a clear line between taxable and non-taxable activities of the church.

Running secular schools such as crèche, nursery, primary, secondary and university are all taxable. Lumping them together with church without

paying the government dues on them are all fraudulent practices which no minister worth his salt must engage in. Paying our taxes and dues to government shows that we are obedient to the injunctions of the Bible.

“For this cause pay ye tribute also: for they are God’s ministers, attending continually upon this very thing. Render therefore to all their dues: tribute to whom tribute is due; custom to whom custom; fear to whom fear; honour to whom honour.”

Romans 13:6-7

It strengthens our testimony and proves that we are worthy citizens. Christians that neglect their civic responsibilities, under whatever guise, are disobedient and poor testimony of the Christ they profess to follow.

UNFAITHFUL PEOPLE CAN BECOME MINISTRY MONEY HANDLERS
“

Then saith one of his disciples, Judas Iscariot, Simon’s son, which should betray him, Why was not this ointment sold for three hundred

pence, and given to the poor? This he said, not that he cared for the poor; but because he was a thief, and had the bag, and bare what was put therein.”

John 12:4-6

A certain sister whom I have come to know very well was working in a church office. All my thought whenever I see her is that she is a lovely sister, only for me to get to their church recently and heard from the pulpit that she has been dismissed for stealing church funds. She confessed to taking the money from source before lodging the rest in the church Bank Account. She had been doing that for years before the Lord exposed her nefarious activities. This and many more of such incidents show that the brotherhood of Judas is still alive in the churches today.

Why is it that Jesus made a thief his Treasurer? Did Judas become a thief before or after becoming the treasurer? We may not know for now, but the

reality is lack of transparency and honesty. People who are unfaithful in handling money have sadly found their way into strategic positions in the church. In many churches today, Ushers, Accountants, Treasurers and Church Administrators are unfaithful in reporting church monies. Accounts are being doctored and pastors are not left out in the shame. Many denominational pastors are not truthfully reporting their income to the headquarters and some are helping themselves to the fill.

In a particular church, one of those who regularly count the weekly income later confessed that he built his house, bought a car and did his lavish wedding ceremony from the money he took from the weekly church offerings! I know a Church Usher that stole church money every week for years. She was warned but persisted in it until she died with long term sickness that defied every medical attention.

Don't allow thieves to handle money in your ministry. Be careful of those you put in charge of money. Scrutinize them well and set check and balance system in place. I know a church that sets up CCTV cameras on their offering locations and counting rooms. It was then the stealing reduced. I once had a thief among my staff; he was stealing our materials and selling them to unsuspecting Pastors. He even registered people during our conferences and pocketed the money. When I discovered, I had to sack him right there and then. I took all that he used the money to purchase and helped him do a good restitution!

Unfaithful people in charge of money must not be condoned and pampered. If Judas can steal money in Jesus' ministry, people will also attempt and actually steal money in your ministry. Though Jesus tolerated Judas, but we must not tolerate thieves until they ruin our ministries financially.

GOD CAN SUPERNATURALLY PROVIDE MONEY

“And when they were come to Capernaum, they that received tribute money came to Peter, and said, Doth not your master pay tribute? He saith, Yes. And when he was come into the house, Jesus prevented him, saying, What thinkest thou, Simon? of whom do the kings of the earth

take custom or tribute? of their own children, or of strangers? Peter saith unto him, Of strangers. Jesus saith unto him, Then are the children free. Notwithstanding, lest we should offend them, go thou to the sea, and cast an hook, and take up the fish that first cometh up; and when thou hast opened his mouth, thou shalt find a piece of money: that take, and give unto them for me and thee.”

Matthew 17:24-27

Jesus showed us the example in this passage that God can supernaturally provide money to meet our pressing needs. He had no dime on Him and yet wanted to pay the taxes for Himself and Peter. Then a supernatural miracle of provision took place and the need was met. Over and over again, God has supernaturally supplied the needs of His trusting children.

As ministers and children of God, money must not be our worry, because our Father in heaven is the One who owns cattle upon thousand hills. He can and will provide for His own. Once He sends you on an errand, He will surely meet your need. He is never late nor in a hurry. At the right time, the supply will arrive to meet the pressing needs, if we can only trust Him enough. The worst mistake you can make is to worry about money. Dr. A. O. Itiola once said; “Whenever a need arises, I just go to the moneyman – God”.

A pastor needed a certain amount for a project. He took the matter to God in prayer and after intense intercessions, God moved people to start sending monies into his Bank account until the amount was complete. Apostle Johnson Suleman told me the story of how he went to America to preach and he was given 10,000 Dollars. The Lord later told him to give the money away to people. By the time he arrived at the Lagos Airport, he had nothing on him and he was very angry. He later called someone who invited him to pray in his house and the person gave him One Million Dollars in obedience to God’s instruction!

God has been supernaturally providing for the needs of His children and ministers over the centuries and He is still in the business till today. Just make sure you are in His will and doing what He asked you to be doing. He will miraculously supply your needs and make supernatural provision available for you. George Muller experienced countless supernatural

supplies in his orphanage. None of his orphaned children ever went to bed hungry. God usually supply either the cash or the exact measure of foodstuff to meet their pressing needs. Surely, our God is an ever faithful God. He will provide for our necessities of life such as food, clothing and shelter. Our wants are desires that exceed our needs. God is not obligated to meet our wants, but our needs will be supernaturally provided for everyday.

GIFT TO GOD

“

Therefore if thou bring thy gift to the altar, and there rememberest that thy brother hath ought against thee; Leave there thy gift before the

altar, and go thy way; first be reconciled to thy brother, and then come and offer thy gift.”

Matthew 5:23-24

Reconciliation and giving is important in the church. Both must go together. We must not attempt to use our gifts to bribe God, neither should we stop giving simply because we have issues to settle with our brethren. We must strike a balance. Jesus recognized bringing our gifts and offerings to the altar.

“And he looked up, and saw the rich men casting their gifts into the treasury.”

Luke 21:1

Giving to God should not be limited to money alone, but it plays an integral part. Bringing our gifts, seeds and harvest to the altar is a practice that Jesus recognized. It's a sign of honouring God and laying it in His presence.

The church must encourage people to give lands, properties musical equipments, vehicles, materials and resources to the Lord. Giving to the Lord must not be discouraged in the church, but it must be done as the Lord leads and prompts His people through His Spirit. Giving to the Lord to support the preaching of the gospel, to reach the unreached people, to fund

mission enterprise; to erect worship centers and to take care of gospel workers must be actively taught and encouraged in the church.

Though it has been grossly abused in the church of today, yet the fact remains that the gospel work is capital intensive and would require the faithful giving of God's people for it to truly go round the whole world. People must be taught to regularly pay their tithes to God, give offerings and sow seeds to the kingdom of God. In God's economy, giving back to God out of the substances He has graciously allowed to be in our care is very crucial. The more you faithfully sowed back to Him, the more you will receive from Him. In fact, God loves sacrificial giving.

GIFTS AND LOANS

“

Give to him that asketh thee, and from him that would borrow of thee turn not thou away.”

Matthew 5:42

Giving and lending to others are two acts that Jesus encouraged. The Lord assumes that you have. If you have, be willing to give and lend out. Now, between giving and loans, which one is better? When you give gifts to people, God will pay you back; but when you give loans, it is man that will pay you back. Another thing is that gifts to people make you a blessing but loans turns you into a point of attack. Therefore, prudence and wisdom must be consulted when you are about to do acts of kindness.

The church is a charity organization that is not able to give loans to members. A church should never give loans because she is not a Bank or a lending house. Lots of people that have borrowed money from the church for one thing or the other has not paid back. Eventually such people will leave the church for one flimsy excuse or the other, thereby making the church to lose in two ways. You lose the money and the people.

Though it will be resisted vehemently, but the church must have a strong policy of not lending people money. You should be careful of precedence. If you start lending money to people, you will not be able to stop it and it will

lead to lots of crisis. I have seen churches break away and lose many members due to this singular mistake.

In many churches, the Elders and Deacons have borrowed church monies until there is nothing left in the account to run their programmes and they never pay back. Any Pastor that tries to stand against such will be severely dealt with. As much as possible, avoid loaning people church money. Let your loaning of money to people be from your private pocket and let it be what you can do away with. This truth has helped me immensely in life and ministry. I usually don't lend people money because I have discovered that it is easy for people to borrow money, but very difficult for them to pay back. I have had to forgive and forgo many of such loans.

However, I have not allowed the reactions and bad behaviours of some to stop me from doing whatever the Lord laid upon my heart to do. What I have done is to loan and give what I can do away with, never expecting people to pay back. And that has helped me not to have bitter or angry thoughts towards anyone. Let God guide your giving and acts of kindness to people. If you trust Him, He will guide you into who you should give your gifts to and who you should not.

GIVING

“

Therefore when thou doest thine alms, do not sound a trumpet before thee, as the hypocrites do in the synagogues and in the streets, that they may have glory of men. Verily I say unto you, They have their reward. But when thou doest alms, let not thy left hand know what thy right hand doeth: That thine alms may be in secret: and thy Father which seeth in secret himself shall reward thee openly.” Matthew 6:2-4

It is reported that beggars have trumpet in those days and blew it for people that give to them so that people will appreciate them. This showmanship is what Jesus roundly condemned; unlike preachers and churches who invite

the Press and Television cameras to show off their giving to the poor, widows and the less-privileged today.

Giving to others and assisting them is duly encouraged by the Lord. Our giving must be in secret as much as possible. We must create an atmosphere where people can give in the church without show-off. In the early days of Christianity here in Nigeria, people were taught to give anonymously. Then, it is common to find shirts, cloths and other materials on the altar without the name of the owners written on them. There were even groups in the church that gave anonymously to help and support the church. We must go back to that. I'm aware of people that give and want it to be announced to the whole world or who will personally bring their giving to the Pastor rather than drop it anonymously. Such people are seeking for reward and recognition of men and not that of God. We must give with the sole motive of giving to the glory of God.

Furthermore, people must be taught and ask to give in the church. Yes, giving has been subjected to various abuses yet, it is a scriptural teaching. People must be taught to give time, talent and treasures to God, to men of God, fellow believers and needy people. Giving must become the second nature of Christians. The more we give, the more we release ourselves from the stronghold of money.

Churches that fail to teach people to neither give nor ask people for money are usually poverty-stricken churches. Churches that are founded by wealthy leaders, who fail to teach people to give but would rather spend all their personal monies on behalf of the people to provide things in the church don't usually last long. It is as people learn to give to God, to kingdom expansion and are faithful in handling their monies as good stewards that they will be blessed. However, preachers must not become executive beggars in the course of teaching giving and asking people to give. Preachers should only teach the word of God and leave people to obey God and see the results in their lives.

HEAVENLY SAVINGS AND INVESTMENTS

“

Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also.”

Matthew 6:19-21

Jesus expressly commands that we should not lay up our treasures upon the earth, but store them up in heaven through proper stewardship, giving and investment in His kingdom here on earth. Whatever we give to the Lord and to people in the name of the Lord is an investment. Your genuine giving is laying a great foundation of eternal reward for you. It is from this earthly position that you can make eternal deposits into your heavenly account.

Your giving and the way you handle monies that God allowed to come to you will surely determine your heaven. If you hoard, personalize and spend them only on yourself, it shows that money is your master. If you only spend all your working moments to buy up things and lay aside great stores of worldly goods for your personal enjoyments, then you are foolish like the rich young ruler.

God is infinitely more concerned about how you make, manage, spend and multiply money more than anything else. Your money attitudes reveal much more about your character than anything else.

P. T. Barnum said; “Money is a terrible master but an excellent servant”. And Billy Graham said; “If a person gets his attitude toward money straight, it will help straighten out almost every other area of his life”. Richard Halverson also said; “Jesus Christ said more about money than any other single thing because, when it comes to a man’s real nature, money is of first importance. Money is an exact index to a man’s true character. All through scripture there is an intimate correlation between the development of a man’s character and how he handles money”.

Extravagant, ostentatious and worldly minded living is roundly condemned by the Lord, both in His teaching and lifestyle. To lay our treasures in heaven therefore calls for sacrificial living, giving and investing in His

kingdom. It demands that we don't allow money and treasures of this life to control our hearts. When the pursuit of riches holds dominion in the heart, God has lost His authority within.

Larry Burkett said; "Christians cannot experience peace in the area of their finances until they have surrendered total control of this area to God and accepted their position as stewards".

DIVIDED LOYALTY

“

No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye

cannot serve God and mammon.”

Matthew 6:24

Your Bank and Credit Cards are theological. They tell you who and what you worship. You cannot serve God and serve mammon together. What Jesus meant is that when the desire, passion and dedication to make money at all cost is in the heart, God has been overthrown there. The love and lust for money will always take people away from God. When you are ready to worship money and bow down to anything, just to have money then you drive God out of your life. You cannot pursue money and pursue God at the same time. While money is a good servant, yet it is a terrible master. And when you are mastered by money, you can kill, maim, cheat, defraud, lie and destroy others just to have more and more.

Unfortunately, there are Christians whom the Lord has blessed but they have allowed money to gain the upper hand in their lives and have gone back from serving the Lord. Lots of preachers worship money today because they measure ministry success in terms of their bulging Bank accounts. They cajole people to part with their monies and spend it on expensive items and live like kings.

One interesting thing about money is that the more you pursue and focus on making it at all cost, the more it runs away from you. Then you pursue it

more until you become so desperate and are ready to bow down at devil's altar and cut corners just to make the elusive money, until it will drown you in destruction and perdition.

“But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition.”

I Timothy 6:9

When Pastors and churches place excessive emphasis on money, gain and profit, it leads to divided loyalty. Serving money has brought ruin to many ministers and churches than we would readily agree with. The truth still remains that serving God and serving mammon at the same time is impossible, even centuries after our Lord Jesus uttered those immortal words.

WORRY ABOUT PROVISION

“

Therefore I say unto you, Take no thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on.

Is not the life more than meat, and the body than raiment? Behold the fowls of the air: for they sow not, neither do they reap, nor gather into barns; yet your heavenly Father feedeth them. Are ye not much better than they? Which of you by taking thought can add one cubit unto his stature? And why take ye thought for raiment? Consider the lilies of the field, how they grow; they toil not, neither do they spin: And yet I say unto you, That even Solomon in all his glory was not arrayed like one of these. Wherefore, if God so clothe the grass of the field, which to day is, and to morrow is cast into the oven, shall he not much more clothe you, O ye of little faith? Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed? (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things. But seek ye first the kingdom of God, and his righteousness; and all these things shall be

added unto you. Take therefore no thought for the morrow: for the morrow shall take thought for the things of itself. Sufficient unto the day is the evil thereof.”

Matthew 6:25-34

Worry, anxiety and fear about money leads to stupid and damning decisions. Too many people worry themselves stiff about provision of money for their now and tomorrow. Such worries will rob them of their joy and make them to dabble into stealing, cheating and selling their souls to make money by all means. Jesus says if we seek His kingdom first, every other thing will be added unto us. But if we turn the scripture upside down and seek first the kingdom of money, believing that every other thing shall be added, we shall damn our souls in hell. The fear of the Lord, and humility leads to wealth, riches and life.

“By humility and the fear of the LORD are riches, and honour, and life.”

Proverbs 22:4

DIVINE PROVISION

“

If ye then, being evil, know how to give good gifts unto your children, how much more shall your Father which is in heaven give good things

to them that ask him?”

Matthew 7:11

Jesus says that God knows how to provide for His own children. He will not fail to give good things, including money to them. Ministers and pastors must shun the habit of borrowing money from members, for it diminishes your authority. Lean on God and He will never fail you. Don't enter into business venture with members, it has led to crisis in the church and some have resulted in assassinations of clergies.

Be sure of where God called you into and what He has called you to do. Be at the location where He has located you and your supply from Him is ever sure. Sometimes, your daily provision might finish and you have to believe Him for tomorrow's provision. He has never failed and will never fail if you walk with Him by faith.

Sometimes, God asked you not to work somewhere so that your attention will not be divided from Him and what He sent you to do. Make sure you obey Him and He will open a window of supply. He will daily load you with the necessary benefits.

“Blessed be the Lord, who daily loadeth us with benefits, even the God of our salvation.”

Psalm 68:19

MISSION AND OUTREACH

“

...freely ye have received, freely give. Provide neither gold, nor silver, nor brass in your purses, Nor scrip for your journey, neither two coats,

neither shoes, nor yet staves: for the workman is worthy of his meat.”

Matthew 10:8 -10^b

Jesus said we must freely preach the gospel without charge. We must not charge people to preach, pray and minister to them. The gospel is received freely and it must be given freely also. This negates the practices of some so-called preachers who collect money on crusade grounds and charge for prayers and ministrations. Even people who use their talents in the church today also charge for their services.

Well, if you are preaching the gospel to sinners, recovering backsliders and ministering the healings of God to the bodies and souls of people, it is absolutely wrong to charge. As a preacher of the gospel, it is against the teaching of Jesus to charge for your ministrations. However, you should collect and take whatever you are given. Whatever wages is thought worthy of you is what you must collect as a true servant of God. If you are thought

worthy of only food, beddings and refreshments, take it with joy and no reservations. And if you are thought worthy of good honorarium, refund of your transportation and lavish reception, and then take it also with joy, but you must never lay a heavy burden on people for preaching the gospel.

However, when it is seminars, workshops, trainings and conferences with resources and take home packages, you are allowed to charge a token to cover your expenses. The goal is not to make merchandise of God's people for self-profit, but to preach the gospel without putting burden of money on the people unnecessarily.

BUDGETING FOR MINISTRY

“

And he said unto them, When I sent you without purse, and scrip, and shoes, lacked ye any thing? And they said, Nothing. Then said he unto them, But now, he that hath a purse, let him take it, and likewise his scrip: and he that hath no sword, let him sell his garment, and buy one.”

Luke 22:35-36

The first verse of the above scripture deals with home mission because the Jews do take care of servants of the Lord. But the second verse deals with foreign mission. When sending people out or starting a new ministry, you must plan, budget and work on your finances. Ministers of the gospel must be taken care of in the work of spreading the gospel. Ministers also must plan their source of income so as not to do the ministry in poverty and penury.

Ministers must not surrender their personal financial future into the hand of their denominations and churches. You must take responsibility for your finances and be able to provide for your own house. You must carefully, prayerfully and strategically budget your income, expenditure and investments so that you can do the ministry with little or no pressure of money.

As God would allow you, have multiple sources of income, live simply, cut your coat according to your cloth, be frugal with your expenses and be a bivocational minister until the work will be financially stable. Learn to live within your means and be contented with what God has given to you.

TREASURES IN HEAVEN

“

Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also.”

Matthew 6:19-21

Jesus specifically taught that His servants and disciples must not lay up their treasures on earth but in heaven. He is saying that we must not hanker and pursue the things and toys of this life at the expense of heaven. We are to be eternity-conscious in what we get, spend, keep and acquire. Our monies must be used to build up treasures in heaven. And that will be done through giving, supporting others, helping the less-privileged, widows, fatherless and preaching the gospel of His kingdom.

Laying our treasures on earth means our heart and minds are filled only with the things of this life. So, we spend majority of our time, talent and monies to buy lands, houses, cars, aircrafts, gold, jewelries and whatever this world has to offer for our personal enjoyments. We move with bodyguards to protect us and wine and dine with the high and mighty in the society, but satisfy our conscience with little donations and giving here and there. And those giving cost us nothing.

Laying your treasures on earth is another name for worldliness, which has eaten into the root and fabric of Pentecostal and Charismatic Christianity today. We just love to acquire, attain and achieve more and more of this

world and that has made us to water down the Bible and secularize our messages.

However, the words of our Lord Jesus still stand sure: 'lay not up for yourselves treasures upon the earth'. Whoever is not living according to this word doesn't belong to Him. Those who belong to Him will continue to send their treasures ahead to heaven by their regular giving and generosity.

DEBT

“

Therefore is the kingdom of heaven likened unto a certain king, which would take account of his servants. And when he had begun to reckon,

one was brought unto him, which owed him ten thousand talents. But forasmuch as he had not to pay, his lord commanded him to be sold, and his wife, and children, and all that he had, and payment to be made. The servant therefore fell down, and worshipped him, saying, Lord, have patience with me, and I will pay thee all. Then the lord of that servant was moved with compassion, and loosed him, and forgave him the debt. But the same servant went out, and found one of his fellowservants, which owed him an hundred pence: and he laid hands on him, and took him by the throat, saying, Pay me that thou owest. And his fellowservant fell down at his feet, and besought him, saying, Have patience with me, and I will pay thee all. And he would not: but went and cast him into prison, till he should pay the debt. So when his fellowservants saw what was done, they were very sorry, and came and told unto their lord all that was done. Then his lord, after that he had called him, said unto him, O thou wicked servant, I forgave thee all that debt, because thou desiredst me: Shouldest not thou also have had compassion on thy fellowservant, even as I had pity on thee? And his lord was wroth, and delivered him to the tormentors, till he should pay all that was due unto him.”

Matthew 18:23-34

Debt is always an albatross on people's neck. You must avoid debt by all means and if you happen to owe, you must find means to pay. Jesus is against debt and not paying what you owe. Your debtor may decide to forgive you and wave off your debts, but it's your responsibility to pay what you owe. Too often, many people live by debts today, while some debts are good, majority of debts are bad. Good debts are the monies you borrow to finance a job, built a house or do something worthwhile, with the hope of paying back whenever you start reaping the profit of your investments. But bad debts are the monies you borrow to eat, conduct a funeral, wedding, naming and other ceremonies. And some people owe almost everybody they come across.

Debt is not good; it cheapens you and turns you to a slave, because the borrower is servant to the lender. Stop being in debt; calculate what you owe, decide and determine to pay back without incurring another debt. Stop borrowing what you cannot pay back, because it is easier to borrow than to pay.

During the financial meltdown of 2008 and 2009, lots of churches were invaded by Banks every Sunday to collect the offerings in order to recover the debt owed them by churches. What a shame! You don't have to borrow to do the work of God. God's work done in God's way and time will never lack His provision. Don't be a debtor in ministry; it reduces your influence and impact of your message. Talk with your creditors and pay up your debts to whosoever.

LOVE OF MONEY

“

And, behold, one came and said unto him, Good

Master, what good thing shall I do, that I may have eternal life? And he said unto him, Why callest thou me good? there is none good but one, that is, God: but if thou wilt enter into life, keep the commandments. He saith unto him, Which? Jesus said, Thou shalt do no murder, Thou shalt not commit adultery, Thou shalt not steal, Thou shalt not bear false witness, Honour thy father and thy mother: and, Thou shalt love thy

neighbour as thyself. The young man saith unto him, All these things have I kept from my youth up: what lack I yet? Jesus said unto him, If thou wilt be perfect, go and sell that thou hast, and give to the poor, and thou shalt have treasure in heaven: and come and follow me. But when the young man heard that saying, he went away sorrowful: for he had great possessions.”

Matthew 19:1₆₋₂₂

Owning possessions is not the problem, but the real problem is when our possessions owned and possessed us. The rich young ruler was a fine religious person outwardly, but he was not free from the love of money. When Jesus commanded him to sell what he had and distribute them to the poor, he felt really offended. The same scenario is still playing out today in the life of many professed Christians and ministers. We professed faith in Christ but are still not free from the love of money. That is why Christians get involved in stealing money from the church or their employers; pastors who support and cover armed robbers with prayers and spiritual protections; Bishops who use gimmicks and lies to hoodwink people of their monies and preachers who charge for their ministrations, demanding for first class tickets in airlines, flying private jets and demanding to sleep only in 5 star hotels at exorbitant rates.

The love of money has made many to compromise the truth of the gospel today, only to be preaching motivational, prosperity and success-oriented messages that fetch the preacher more monies but leave the souls of people destitute of God. The love of money has led many preachers to see their ministries as personal enterprise and corner all the monies for their personal use. Jesus condemned it then and He is still condemning it today. Men and women of God must not have their heart attached to possessions and gold of this world. We met them here and will surely leave them here. If you don't wean yourself from them now, they will ensnare you, destroy you and at the end, you will leave them behind.

MONEY AND HEAVEN

“

Then said Jesus unto his disciples, Verily I say unto you, That a rich man shall hardly enter into the kingdom of heaven. And again I say unto

you, It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God. When his disciples heard it, they were exceedingly amazed, saying, Who then can be saved? But Jesus beheld them, and said unto them, With men this is impossible; but with God all things are possible.”

Matthew 19:23-26

A rich man, greedy of gain, covetous of money and stingy to care will find it hard to enter heaven, that is what our Lord Jesus is saying. Jesus did not say a rich Christian cannot get to heaven. It is possible for a Christian to be rich, wealthy in a legal and legitimate way with God's blessing upon the works of his hand. But such Christian must not trust in his riches but in the living God who gives us all things richly to enjoy.

One of the benefits of being a genuine Christian is that God will bless and increase us more and more until we have abundance. However, care must be taken that God's blessing upon our lives does not become our curse. We must never allow money to take the central place in our heart and life. We must constantly check our motives of doing what we are doing and constantly give away all we can to bless others. The more you hoard money, the more it gets hold of your heart. But the more you give it away – upward and outward, the more you are free from its grips. You will only get to heaven with your money when you are free from greediness, covetousness and stinginess.

REWARD FOR LEAVING ALL

“

Then answered Peter and said unto him, Behold, we have forsaken all, and followed thee; what shall we have therefore? And Jesus said unto

them, Verily I say unto you, That ye which have followed me, in the regeneration when the Son of man shall sit in the throne of his glory, ye also shall sit upon twelve thrones, judging the twelve tribes of Israel. And every one that hath forsaken houses, or brethren, or sisters, or father, or mother, or wife, or children, or lands, for my name's sake, shall receive an hundredfold, and shall inherit everlasting life. But many that are first shall be last; and the last shall be first."

Matthew 19:27-30

Jesus did not condemn Peter for asking a carnal question when he said, "behold we have left all, and followed thee; what shall we have therefore?" Rather, He promised them a hundred-fold rewards here and a retirement package that is out of this world. Who will not serve to death for such a master? It shows that we must have the welfare of those working with us in mind. Jesus knew that there is no corporate vision that doesn't have a personal benefit. He handsomely rewarded those who served with Him, so must every leader do. We must pay living wages and reward the commitment and dedication of those working with us.

It is quite sad that many independent and denominational leaders are not obeying this teaching of our Lord. They pay the salaries of monkeys; the more reason they have baboons as workers. They never pay as at when due and only pay stipends. Some have no severance package for those who have serve them in their most productive years. How unlike Jesus we have become!

Those who serve you and serve with you must be handsomely paid and rewarded as at when due. Nobody must be made to work or serve without being paid. Good welfare package must be put in place and as the Lord blesses the work, the workers and staff must feel it in their pockets. It is then and only then we are modeling Jesus. Leaders and churches must be generous to their workers and staff. You must never cheat nor short-change your staff. Their dues must be given to them, irrespective of what they do or don't do. That is how to free our ministry from the curse of workers and staff, which has ruined others.

FAIR WAGES

“

For the kingdom of heaven is like unto a man that is an householder, which went out early in the morning to hire labourers into his vineyard.

And when he had agreed with the labourers for a penny a day, he sent them into his vineyard. And he went out about the third hour, and saw others standing idle in the marketplace, And said unto them; Go ye also into the vineyard, and whatsoever is right I will give you. And they went their way. Again he went out about the sixth and ninth hour, and did likewise. And about the eleventh hour he went out, and found others standing idle, and saith unto them, Why stand ye here all the day idle? They say unto him, Because no man hath hired us. He saith unto them, Go ye also into the vineyard; and whatsoever is right, that shall ye receive. So when even was come, the lord of the vineyard saith unto his steward, Call the labourers, and give them their hire, beginning from the last unto the first. And when they came that were hired about the eleventh hour, they received every man a penny. But when the first came, they supposed that they should have received more; and they likewise received every man a penny. And when they had received it, they murmured against the goodman of the house, Saying, These last have wrought but one hour, and thou hast made them equal unto us, which have borne the burden and heat of the day. But he answered one of them, and said, Friend, I do thee no wrong: didst not thou agree with me for a penny? Take that thine is, and go thy way: I will give unto this last, even as unto thee. Is it not lawful for me to do what I will with mine own? Is thine eye evil, because I am good? So the last shall be first, and the first last: for many be called, but few chosen.”

Matthew 20:1-16

In this parable of Jesus, the key is that the master paid what he promised to all the workers, irrespective of when they resumed work. Ministers and church leaders must also keep their promises to their workers. Don't let money become an issue. Pay what you promised each worker as at when due. Don't delay their pay, neither must you make them to suffer before they are paid what they rightfully worked for. In most cases, don't let the month or week end before you pay for the services rendered. Pay living wages that

can take care of their needs. Be generous to your workers and staff. If leaders err at all, err on the side of generosity. Jesus taught that leaders must be generous, not stingy to those working for them.

UNHOLY BUSINESS IN HOLY HOUSE

“

And Jesus went into the temple of God, and cast out all them that sold and bought in the temple, and overthrew the tables of the moneychangers,

and the seats of them that sold doves, And said unto them, It is written, My house shall be called the house of prayer; but ye have made it a den of thieves.”

Matthew 21:12-13

A cartoon in a National Newspaper depicts two characters. One said that his pastor was arrested for keeping company with armed robbers and taking monies from them. The other said his pastor is smart because he moves only with politicians and treasure looters of the nation and prays for them. This is the reality on ground in the churches of today. The house of God has been desecrated and turned into dens of thieves because of unholy attitudes to money.

Jesus hated the buying and selling, commercial ventures and commercialization of the gospel, the more reason He drove them out in anger. Undue and excessive emphasis on money has turned the table of showbread to the table of money changers in the church of today. Church leaders measure the health of their branches according to the monies they can remit to the headquarters. Various schemes and methods are employed to get more money out of the people. Anointing oil, handkerchief, seeds and water are being sold at exorbitant fees to the gullible. Fantastic testimonies are being given by preachers with the intention of getting people to part with as much money as possible.

However, the truth still remains that as our Lord Jesus drove out those who commercialized His work and practiced unholy business, same thing must start from the house of God. (I Peter 4:17).

There are many modern Simon the Sorcerer in the church who buy the gift of God with money (Acts 8:18-20). And lots of churches are available to money bags. Positions, titles and platforms are sold to the highest bidder. If you have enough wealth, you buy church positions and dictate what happens inside the churches today. Even if you are a sorcerer, like Simon, provided you are loaded with cash, you will be given titles, positions and responsibility in most churches of today. What an unholy business in holy houses!

Until the church can return to biblical practice whereby those who have money are not recognized, unless they straighten out their lives and live honestly and godly, before they are used, then can God bring revival to the church. But as long as we conduct unholy businesses in holy places, the presence of Jesus will no longer be in His church and the judgment of God in a fiery way will fall on the church, sooner or later.

TAXES

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Then went the Pharisees, and took counsel how they might entangle him in his talk. And they sent out unto him their disciples with the Herodians, saying, Master, we know that thou art true, and teachest the way of God in truth, neither carest thou for any man: for thou regardest not the person of men. Tell us therefore, What thinkest thou? Is it lawful to give tribute unto Caesar, or not? But Jesus perceived their wickedness, and said, Why tempt ye me, ye hypocrites? Shew me the tribute money. And they brought unto him a penny. And he saith unto them, Whose is this image and superscription? They say unto him, Caesar's. Then saith he unto them, Render therefore unto Caesar the things which are Caesar's; and unto God the things that are God's.” Matthew 22:15-21

Our Lord Jesus taught that His people must pay tax to the authorities. He set the example by paying His own tax, so also must believers do. Christians are citizens of two countries; citizen of heaven and their native countries. Therefore, you must pay tax to your native country and live for heaven also.

Avoiding your civic responsibilities to your country is incompatible with your Christian testimony. It is unscriptural to claim that you are a pastor and not wanting to pay your tax and dues. Unfortunately, that is the mindset of many church leaders and gospel ministers. They do everything to avoid and dodge the payment of taxes in their countries. They refuse to pay income tax and even the sales tax from their businesses. They seek for tax relief and tax advantages by being close to those in the corridors of power.

However, the scriptural truth remains that Christians must pay their taxes. It must be willingly and honestly paid in a regular way. By so doing, you will become a good example of your faith profession in Christ. Christ paid taxes and His true followers must pay their taxes in their countries of birth and wherever they live and do business. While churches are exempted from tax payment as charity and non-profit organization in most countries of the world, however, personal and income tax must be paid by church workers. Churches must pay taxes on income generating ventures such as schools, farms, retail outlets, books, tapes and sundry ventures.

Proper records of the income and expenditures of the church must be kept and whatever is due to Caesar must be given to Caesar.

PLANNING AND FORESIGHT

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Then shall the kingdom of heaven be likened unto ten virgins, which took their lamps, and went forth to meet the bridegroom. And five of

them were wise, and five were foolish. They that were foolish took their lamps, and took no oil with them: But the wise took oil in their vessels with their lamps. While the bridegroom tarried, they all slumbered and slept. And at midnight there was a cry made, Behold, the bridegroom cometh; go ye out to meet him. Then all those virgins arose, and

trimmed their lamps. And the foolish said unto the wise, Give us of your oil; for our lamps are gone out. But the wise answered, saying, Not so; lest there be not enough for us and you: but go ye rather to them that sell, and buy for yourselves. And while they went to buy, the bridegroom came; and they that were ready went in with him to the marriage: and the door was shut. Afterward came also the other virgins, saying, Lord, Lord, open to us. But he answered and said, Verily I say unto you, I know you not. Watch therefore, for ye know neither the day nor the hour wherein the Son of man cometh.”

Matthew 25:1-13.

While this allegory deals with our readiness and preparation for the return of the Bridegroom, yet it also harps on the issue of planning and foresight regarding financial matters. Being financially wise is much more desirable than financial foolishness. Financial intelligence calls for proper planning of our finances. There is the need for foresight and good planning concerning our income, expenditure and whether we will have enough for our retirement. Financial intelligence demands that you prayerfully save, invest and have a solid financial plan in your most active years and keep to it, so that you will not suffer in your old age.

One of the things that break my heart is to see Pastors and ministers who use their most active years serving their churches and denominations (age 22 to 60 years) but became poor in their old age. Most denominations have no retirement plan and pension for their pastors and the severance package is nothing to write home about. A Pastor was recently given an equivalent of 6,000 Dollars after serving his denomination for more than 25 years. He was even lucky; others got nothing because of one flimsy excuse or the other.

The point I'm making is this; Pastors and ministers must never leave their financial future in the hands of their churches. You must personally take responsibility for your financial future like the wise virgins; you must plan ahead, save and invest for your financial future. You must pray, give a careful thought to your future needs and work to give yourself a financial future. You must raise the family you can cater for and work your way out of debt by all means. Hand-to-mouth existence and depending on others for sustenance is not a good lifestyle.

Of course, we must pray and have faith in God to supply all our needs, but that doesn't mean we should not plan well ahead of time. Foresight planning and working out the plan will save you from lots of anxiety, stress and poverty that pressurize many ministers to dip their hands into church's money illegally. When you fail to plan your finances, you are acting foolishly and setting up yourself for abysmal failure that usually lead man to ungodly tricks and gimmicks in ministry.

STEWARDSHIP AND INVESTMENT OF MONEY

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For the kingdom of heaven is as a man travelling into a far country, who called his own servants, and delivered unto them his goods. And unto

one he gave five talents, to another two, and to another one; to every man according to his several ability; and straightway took his journey. Then he that had received the five talents went and traded with the same, and made them other five talents. And likewise he that had received two, he also gained other two. But he that had received one went and digged in the earth, and hid his lord's money. After a long time the lord of those servants cometh, and reckoneth with them. And so he that had received five talents came and brought other five talents, saying, Lord, thou deliveredst unto me five talents: behold, I have gained beside them five talents more. His lord said unto him, Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord. He also that had received two talents came and said, Lord, thou deliveredst unto me two talents: behold, I have gained two other talents beside them. His lord said unto him, Well done, good and faithful servant; thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord. Then he which had received the one talent came and said, Lord, I knew thee that thou art an hard man, reaping where thou hast not sown, and gathering where thou hast not strawed: And I was afraid, and went and hid thy talent in the earth: lo, there thou hast that is thine. His lord answered and said

unto him, Thou wicked and slothful servant, thou knewest that I reap where I sowed not, and gather where I have not strawed: Thou oughtest therefore to have put my money to the exchangers, and then at my coming I should have received mine own with usury. Take therefore the talent from him, and give it unto him which hath ten talents. For unto every one that hath shall be given, and he shall have abundance: but from him that hath not shall be taken away even that which he hath. And cast ye the unprofitable servant into outer darkness: there shall be weeping and gnashing of teeth.”

Matthew 25:14-30

Our Lord Jesus taught that stewardship of the talents, monies and resources given to us by the Lord is very crucial to our eternal future. Each of us has received gifts and talents from God according to our abilities. While some can handle much (five), others can handle some (two), while lots of people can only handle very little (one). Whichever is your capacity, no one is without talent, treasures and gift of denarius (money) from the Lord.

The truth here is that you must keep and be fruitful with what you have received from the Lord. You are to make gain and profit through proper use of what you have been given. You are to be a blessing to others and bring benefit to the Lord who graciously gave you those talents. You are to bring glory to Him by making positive impact upon people. You are to bring many to His saving knowledge and build them up for Him through the avenue of your gifts and talents.

You are to invest your time, talents and treasures in His kingdom enterprise. You are to build His kingdom and demonstrate fruitfulness and faithfulness. While you must faithfully keep your talents, you must also be fruitful in multiplying them for Him. Faithfulness alone is never enough, fruitfulness must also be pursued. The person who had one talent was faithful in keeping it, but was unfruitful in multiplying it and was called wicked, slothful and an unprofitable servant by His lord. He was sent out to hell simply because he was unproductive!

The great lesson is that we have to be productive, fruitful and profitable with the gifts we have received from the Lord because the day of accountability is

fast approaching. To be fruitful, you must make a good investment of whatever the Lord allows to come into your hand and care. You must make wise investment decisions that will yield as the days go by.

The best investment that I know is kingdom investment. So invest your talents, treasures and time to build, raise and uplift His kingdom in the world. Spend your monies to promote His kingdom in the hearts of men and in the world. Kingdom investments will never fail to yield multiple folds. Invest in His kingdom, not in someone's private empire, because many preachers are simply building their own empire today, not His kingdom. So watch where you invest your talents and treasures because every empire of man has collapsed and will collapse; only the kingdom of God will remain till eternity. Your investment in His kingdom will make you a good steward of your time, talents and treasures.

BLOOD MONEY

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When the morning was come, all the chief priests and elders of the people took counsel against Jesus to put him to death: And when

they had bound him, they led him away, and delivered him to Pontius Pilate the governor. Then Judas, which had betrayed him, when he saw that he was condemned, repented himself, and brought again the thirty pieces of silver to the chief priests and elders, Saying, I have sinned in that I have betrayed the innocent blood. And they said, What is that to us? see thou to that. And he cast down the pieces of silver in the temple, and departed, and went and hanged himself. And the chief priests took the silver pieces, and said, It is not lawful for to put them into the treasury, because it is the price of blood. And they took counsel, and bought with them the potter's field, to bury strangers in. Wherefore that field was called, The field of blood, unto this day. Then was fulfilled that which was spoken by Jeremy the prophet, saying, And they took the thirty pieces of silver, the price of him that was valued, whom they of the children of Israel did value; And gave them for the potter's field, as the Lord appointed me.”

Matthew 27:1-10

No matter what you are going through, don't give nor take blood money. Blood money is what you are paid to betray others, to kill people and destroy the livelihood of others. Judas Iscariot sold his Lord for money and even though he later repented, yet the deed had been done. One of the evil uses of money is killing and backstabbing others for it. People take money to kill, maim and destroy others today.

In Africa, people kill others for money rituals. Almost on daily basis people are kidnapped for money ransom. Children are kidnapped and used for money rituals. Unfortunately, there are cults that call themselves Christians, who use human blood to draw crowds so as to suck them of monies. What a sacrilege today!

Blood money will eternally pollute any person and the church. The high Priests knew that and therefore did not put the money that Judas returned into the church treasury; rather they used it for something outside the church!

Today, there are many blood merchants, ritualists, armed robbers and thieves who bring money to church just to satisfy their conscience. There are Newspapers reports of apprehended armed robbers who robbed, killed and maimed their victims, but confessed that they paid their tithes to churches and Pastors!

It is so amazing that some so-called churches take monies from people today without asking them where they got the monies from. No wonder there are so many rich ministers and churches that are spiritually polluted today because they regularly take blood money from people. A popular preacher said recently that there is nothing like unclean money and if there is any such money, he will sanctify it with prayer! What height of greediness and avarice!

Blood money must never be collected by the church. Blood money must be rejected and returned to the owners as soon as you get to know the source of such donations to the church. God doesn't need blood money to propagate the gospel of His Son or to build His kingdom. Those who shed blood to get

money will also have their blood shed. They too will never escape the fiery judgment of God who says that 'thou shalt not kill' except they genuinely repent and retribute. And those pastors and churches that collect blood money will partake in their judgments also.

BRIBERY

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Now when they were going, behold, some of the watch came into the city, and shewed unto the chief priests all the things that were done. And

when they were assembled with the elders, and had taken counsel, they gave large money unto the soldiers, Saying, Say ye, His disciples came by night, and stole him away while we slept. And if this come to the governor's ears, we will persuade him, and secure you. So they took the money, and did as they were taught: and this saying is commonly reported among the Jews until this day.”

Matthew 28:11-15

The Roman soldiers who were keeping guard at the tomb of the Lord Jesus took large sums of money as bribe to change and distort the good news of the resurrection of the Son of God. That bribery is the reason the Jews have yet to acknowledge the Risen Christ till today! Bribery perverts justice and destroys much good. Taking bribes to give undue advantage of others or for favours is roundly rebuked by the scriptures. It is only wicked people that take and give bribe.

“A wicked man taketh a gift out of the bosom to pervert the ways of judgment.”

Proverbs 17:23

The Priests, the sons of Prophet Samuel took bribes in ministry (I Samuel 8:3) and King Felix did not release Apostle Paul because he was expecting bribe, which the Apostle failed to give.

Leaders are commanded not to take bribes (Proverbs 29:4) and bribes bring curses and frowns of the Lord. In spite of this commands of the scripture, most preachers and churches are silent today on giving and taking of bribes. Christians in business are giving and taking bribes. Government and politicians do give money to Pastors during campaigns so that church members could be mobilized to support and vote for them.

Some Pastors do also shamelessly take money from Government officials to pray, prophesy and keep quiet from criticizing wrong government policies and yet we see nothing wrong with it. Civil servants who are professed Christians shamelessly take bribes and usually demand to be paid upfront for services to be rendered and contracts to be awarded.

I learnt that it is practically impossible to do business with Government in Africa without the giving and taking of bribes. Small wonder the curse of the Lord is upon our Nation and Continents. Bribe destroys justice, merit and lives of people. It is only those who refuse to give or take bribe that will live (Proverbs 15:27). The great God of heaven and earth does not take bribe (Deut. 10:17) and those who say they know Him must desist from taking and giving bribes in whatsoever form.

27 SACRIFICIAL GIVING

“

And Jesus sat over against the treasury, and beheld how the people cast money into the treasury: and many that were rich cast in much.

And there came a certain poor widow, and she threw in two mites, which make a farthing. And he called unto him his disciples, and saith unto them, Verily I say unto you, That this poor widow hath cast more in, than all they which have cast into the treasury: For all they did cast in of their abundance; but she of her want did cast in all that she had, even all her living.”

Mark 12:41-44

Jesus watches what you give and the motive behind the giving. The poor widow cast in much in Jesus' estimation simply because her giving was really sacrificial. The widow was God-dependent. The interest of Jesus Christ is not what you give but what is left after you gave.

I once did a sacrificial giving that God used to bless my life. I had to close down my Bank account at that time and gave the money towards the construction of our church. I could not open another account for many years, but God eventually honour my giving. I remember helping to pay the house rent of a brother also, though I really did not have a room of my own then. God honoured those sacrifices.

A couple shared with me how they gave their life's savings to beautify a church in Akure, Ondo State, Nigeria and also how they sold their motorcycle and gave all the money as a 'Moriah sacrifice', just like Abraham did with Isaac his son and they were really prayed for. God honoured their sacrifice and the couple and their six kids are now citizens of United States of America.

God will always honour sacrificial giving to His cause. Sometimes, God may call you to give your all without giving you the reason why. Whether you know the reason or not, sacrificial giving is not beyond the reach of every one of us. As you give sacrificially to God, to men of God, to the house of God, mission outreach and to the needy, God will always honour your sacrifice in ways beyond your imagination. Everyone can give sacrificially, irrespective of what you have, whether it is much or little.

28

NOTHING IS TOO MUCH TO SPEND ON JESUS

“

And being in Bethany in the house of Simon the leper, as he sat at meat, there came a woman having an alabaster box of ointment of

spikenard very precious; and she brake the box, and poured it on his head. And there were some that had indignation within themselves, and said, Why was this waste of the ointment made? For it might have been sold for more than three hundred pence, and have been given to the poor. And they murmured against her. And Jesus said, Let her alone; why trouble ye her? she hath wrought a good work on me. For ye have the poor with you always, and whensoever ye will ye may do them good: but me ye have not always. She hath done what she could: she is come aforehand to anoint my body to the burying. Verily I say unto you, Whosoever this gospel shall be preached throughout the whole world, this also that she hath done shall be spoken of for a memorial of her.”

Mark 14:3-9

The disciples thought it was a waste of costly perfume when the woman poured it on Jesus. They thought it was a waste of money but to the woman, nothing is too costly to pour or spend on Jesus. She was ready to ‘waste’ her very precious and costly perfume on the Lord and she therefore poured it upon Jesus. Every true believer cannot but emulate this woman today. Nothing, be it perfume, money, our soul, life, time and treasures must be too precious to spend on Jesus. Nothing must be too costly to spend on Him and in His service.

You must be ready to follow, obey, serve and live for Jesus at all cost. Nothing should make you to be ashamed of Him. His deep love in your heart must make you to live for Him and spend your life glorifying Him and making Him known to others.

You must be ready to spend your gifts, graces and hard earned resources on His body, the church. Whatever you do for His body, you are doing unto Christ. Do all you can therefore to make the body of Christ to have good fragrance by spending and being spent in His service. Whatever you do for His body will never be forgotten and it will be a memorial to your name and life for eternity.

29 TOO POOR FOR A SHEEP

“

And when the days of her purification according to the law of Moses were accomplished, they brought him to Jerusalem, to present him to the

Lord; (As it is written in the law of the Lord, Every male that openeth the womb shall be called holy to the Lord;) And to offer a sacrifice according to that which is said in the law of the Lord, A pair of turtledoves, or two young pigeons.”

Luke 2:22-24

“And when the days of her purifying are fulfilled, for a son, or for a daughter, she shall bring a lamb of the first year for a burnt offering, and a young pigeon, or a turtledove, for a sin offering, unto the door of the tabernacle of the congregation, unto the priest: Who shall offer it before the LORD, and make an atonement for her; and she shall be cleansed from the issue of her blood. This is the law for her that hath born a male or a female. And if she be not able to bring a lamb, then she shall bring two turtles, or two young pigeons; the one for the burnt offering, and the other for a sin offering; and the priest shall make an atonement for her, and she shall be clean.”

Leviticus 12:6-8

The parents of Jesus were too poor to buy a sheep for His presentation in the temple. They could only afford to buy a pair of turtledoves for His christening. The great God allowed His Son to be born onto parents that are poor because He wants us to know that being born into poverty is not a sin or the end of your life.

You may be born poor, yet you should not end poor. Where you are born doesn't matter, what matters is what you are born with. Your beginning can be tough, yes, it is to toughen you for the divine assignment God has in store for you. Physical and material poverty should never lead to spiritual poverty. Poverty of the purse should never become poverty of purpose and vision in life.

30 HE HAD NO PROPERTY

“

And a certain scribe came, and said unto him, Master, I will follow thee whithersoever thou goest. And Jesus saith unto him, The foxes have

holes, and the birds of the air have nests; but the Son of man hath not where to lay his head.”

Matthew 8:19-20

Jesus did not have earthly properties. He did not build a house; though He lived somewhere (John 1:39) His only garment was taken by those soldiers who watched Him being crucified. He lived by faith on God's daily provision. Does that mean that if we own properties, it is a sin? No, not at all! Owning properties like lands, houses, clothing and good things of life is not a sin. Rather, it becomes sin when those properties own us.

It is when the quest to get, buy, purchase, own and keep them takes away our heart from Jesus that it becomes sin. Jesus became poor, so that we can be spiritually, materially, mentally, and financially rich in Him (2 Cor. 8:9). However, true living does not consist in what you get, gain and acquire. It is certain that what you acquire here will never follow you beyond here, you will leave them behind. And if care is not taken, they may take your heart away from the Lord who gave them to you.

MINISTERED TO THE POOR 31

“

And he came to Nazareth, where he had been brought up: and, as his custom was, he went into the synagogue on the sabbath day, and

stood up for to read. And there was delivered unto him the book of the prophet Esaias. And when he had opened the book, he found the place where it was written, The Spirit of the Lord is upon me, because he hath anointed me to preach the gospel to the poor; he hath sent me to heal the brokenhearted, to preach deliverance to the captives, and recovering of sight to the blind, to set at liberty them that are bruised, To preach the acceptable year of the Lord. And he closed the book, and he gave it

again to the minister, and sat down. And the eyes of all them that were in the synagogue were fastened on him. And he began to say unto them, This day is this scripture fulfilled in your ears.”

Luke 4:16-21.

“Then Jesus answering said unto them, Go your way, and tell John what things ye have seen and heard; how that the blind see, the lame walk, the lepers are cleansed, the deaf hear, the dead are raised, to the poor the gospel is preached.” – Luke 7:22

The poor were the focus and fulcrum of Jesus’ ministry. He reached out to the poor and did not leave them out. He catered for them, fed them and visited them. He used the gospel to bring consolation, healing and restoration to the poor. Both the spiritually and materially poor were not left out of His ministry and ministrations.

All said and done, the poor will always be in majority in the world and in the church. Therefore, care must be taken that we do not marginalize, oppress and avoid the poor in our ministrations. We should not only reach out to those who can pay us and give fat offerings. We should not make our money emphasis so pervasive that the poor will no longer feel at ease to come to our meetings; and we should not choose where to minister and who to minister to based on what they can pay us or the amount of offerings they can give to us. That would be quite unlike our Lord who deliberately ministered unto the poor and did not charge them.

As ministers, we must not take from the poor to enrich ourselves; doing that will bring the judgment of God upon the ministry.

THE POOR AND THE RICH 32

“

And he lifted up his eyes on his disciples, and said, Blessed be ye poor: for yours is the kingdom of God. Blessed are ye that hunger

now: for ye shall be filled. Blessed are ye that weep now: for ye shall laugh.”

Luke 6:20-21

“But woe unto you that are rich! for ye have received your consolation. Woe unto you that are full! for ye shall hunger. Woe unto you that laugh now! for ye shall mourn and weep.”

6:24-25

Our Lord Jesus is laying emphasis on material and spiritual riches here. Those who are spiritually rich towards God but materially poor should rejoice because they have nothing to fear; they have the God who owns all things. Those who are materially rich but spiritually destitute will weep in times to come, because their material wealth will not atone for them in the time of God’s visitation and judgment. It therefore means that spiritual riches are much more to be desired and pursued than material wealth in a believer’s life.

Unfortunately, that is what prosperity, success and breakthrough messages have come to undermine in the church in the last several years. These motivational talks have over emphasized material riches to the extent that lots of professed Christians are so worldly and carnally minded, but spiritually destitute towards things of eternal value.

It’s time to go back to the emphasis of our Lord. Spiritual riches are much more to be desired than material wealth. Knowing God intimately, doing His will, being free from the sins, corruptions and pollutions of life and being heavenly minded are much more riches than the gold and silver that this world can offer. That was the value of Moses in Egypt (Hebrew 11:24-26). And this must be the value of every true follower and disciple of Christ. Doing otherwise is falling short of the divine standard of our Lord.

CHOKED BY RICHES 33AND CARES

“And that which fell among thorns are they, which, when they have heard, go forth, and are choked with cares and riches and pleasures of this life, and bring no fruit to perfection.”

Luke 8:14

“And take heed to yourselves, lest at any time your hearts be overcharged with surfeiting, and drunkenness, and cares of this life, and so that day come upon you unawares. For as a snare shall it come on all them that dwell on the face of the whole earth. Watch ye therefore, and pray always, that ye may be accounted worthy to escape all these things that shall come to pass, and to stand before the Son of man.”

Luke 21:34-36

Jesus warned about the deceitful ability of riches and cares of this life to choke our spiritual life. The rat race to make money, buy things and have more of the things of this world have destroyed the spiritual life of once thriving Christians and even Pastors. I know Pastors that started well in the ministry, but changed dramatically when money began to flow in to their hands in appreciable degree. The quest for more money, fame, pleasure and good things of this life made them to change their messages, value system and lifestyles. They watered down and diluted the word of God so as to get more monies from the people.

Riches and cares of life do take over the heart and bring coldness to spiritual things. The quest to be rich and maintain wealthy standards do choke out the love of God from the heart. Those who want to be rich by all means do get involved in wicked and stupid things that will snuff out spirituality from their lives and grieve the Spirit of God (I Timothy 6:9).

Riches have destroyed much more people spiritually than poverty. Riches have drawn much more people away from God than buffetings of life. Wrong handling of riches and cares of this life have made much more people to backslide from serving God than anything else. You must develop the capacity to handle money, riches and material wealth in godly ways so that they don't choke your spiritual life.

GIVING AND RECEIVING 34

“

Judge not, and ye shall not be judged: condemn not, and ye shall not be condemned: forgive, and ye shall be forgiven: Give, and it shall be

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

Luke 6:37-38

Believers must be giving-oriented people. Generosity must be the nature of believers. Giving must be regular, consistent, generous, sacrificial and continuous. It is quite sad today that lots of ministers only have receiving mentality, not giving mentality. Some ministers don't even pay their tithes, nor give offerings. They sow no seed, the more reason they have no harvest to reap.

Generous giving must be part and parcel of a leader's life. Hoarding money and having only receiving mentality helps money to have strong grip on you. But generous giving to God, His people and the down-trodden will not allow the grip of money over your heart. And as you learn to increase your giving, God will bring more across your way and you keep giving it upward and outward. If you don't measure your giving by your income, God will measure your income by your giving.

There is the story of a man that was selling chicken feeds. He was running out of business because no one was buying his feeds until he got the idea of giving chicks to his neighbors and friends. He gave away hundreds of chicks to his customers and friends. Invariably, they all came back to buy feeds for their chickens and his business boomed again.

You must give yourself to the Lord first and then learn to give willingly, liberally, cheerfully and regularly. Give as sowing and tie your giving to something. Give as freely as you have received and give as unto the Lord, not to man. If you interpret the dreams of others by your giving, God will interpret your own dream. All the money we spend on ourselves will come to nothing, only the ones we invest in God's work will yield eternal dividends. It should however be noted that not every field will yield fruits. In fact, some grounds are barren grounds. So take care of where you sow your

seeds. Make sure you sow in a fruitful ground by giving to God, His church, ministers of the Lord, fathers in the faith, promotion of the gospel, poor brethren, the needy, widows, fatherless and down-trodden. What you give shall be given much more back to you.

GIVING AND THEFT 35

“

Give to every man that asketh of thee; and of him that taketh away thy goods ask them not again.”

Luke 6:30

Provided you have, you must give to everyone that asks from you. You may not be able to give the exact amount they asked for, but you should give what you have. That is what our Lord taught. Moreover, some of those closest to you will take away your goods, monies and properties. The Lord says you should not contest it with them. It is crystal clear from this teaching of our Lord that people will steal from you. All the monies Judas stole from the purse, the Lord let it go. Though tough, yet that is what the Lord says we must do.

There are Pastors who forcefully took away churches, changed the name overnight, turned the properties to their own, took over lands, buildings and what they were asked to oversee. Their leaders took them to court and fought seriously over those churches. I remember the case of two Pastors who fought over a landed property, both of them claiming ownership of the land for their church. They took themselves to court and were threatening each other's life over it. Fathers in the Lord had to wade into the matter. Jesus teaches that those who took away our goods should be let go by us. We must allow ourselves to be cheated and refuse to take revenge (I Cor. 6:6-7).

I have been cheated many times in my few years in the ministry. Our books have been stolen, materials not paid for and honorarium denied or spent by those who should bring it. I have tried to live by this teaching of our Lord. I found out that attachment to things will make it very difficult for you to let go when some unscrupulous people want to forcefully take them away from you.

Hijackers and robbers have killed many people simply because they refused to let go of their monies, car keys and goods. Lots of people have lost their precious life because of the strong attachment to things they cannot take beyond this life.

Learn to let go. Give away things to those who would want to take them forcefully from you. Don't be too emotionally attached to mundane and ephemeral things of this life. When you have them, don't let your heart be tied to them.

“Do not trust in oppression, nor vainly hope in robbery; if riches increase,
Do not set your heart on them”
Psalm 62:10.

A GOOD NEIGHBOUR

“

And Jesus answering said, A certain man went down from Jerusalem to Jericho, and fell among thieves, which stripped him of his raiment, and

wounded him, and departed, leaving him half dead. And by chance there came down a certain priest that way: and when he saw him, he passed by on the other side. And likewise a Levite, when he was at the place, came and looked on him, and passed by on the other side. But a certain Samaritan, as he journeyed, came where he was: and when he saw him, he had compassion on him,

And went to him, and bound up his wounds, pouring in oil and wine, and set him on his own beast, and brought him to an inn, and took care of him. And on the morrow when he departed, he took out two pence, and gave them to the host, and said unto him, Take care of him; and whatsoever thou spendest more, when I come again, I will repay thee. Which now of these three, thinkest thou, was neighbour unto him that fell among the thieves? And he said, He that shewed mercy on him. Then said Jesus unto him, Go, and do thou likewise.”

Luke 10:30-37

Money cannot buy you peace of mind but it can bring you joy and peace of mind when you use it to help and care for others. The Good Samaritan went out of his way to care for and nurture his neighbour with the little that he had. He did not shut his bowels of mercies from his brother in need, just like the Priest and the Levite who gave lots of excuses not to help.

The reason why God gave you or is giving you money is not only for your personal aggrandizement, but to help others who are in need. Let your ministry be known for giving and taking care of the poor and needy. Of course, you cannot meet all needs, but you should meet the needs that God brings to your attention. And there are lots of needs around us and hurting people that we can help. Do away with every excuse not to help and look for one reason to care and heal the hurts of others. Dip your hands down into your pocket to help. Don't spend what will not cost you and which you won't feel the pinch.

A certain Christian Lady prayed earnestly and importunately that she wanted to see the Lord one on one in her house. She prayed hard and long until the Lord answered that He will pay her a visit by 3pm the following day. On the morrow, she cleaned and tidied up everywhere, dressed beautifully and cooked lots of food, waiting for her Lord. She sat at the door so as to give the Lord a great welcome whenever He shows up. She waited and waited.

At exactly 3 o' clock, a dirty looking, old beggar stood at her door, asking for either water or food. She was enraged and drove him away saying that she is expecting an important visitor and he should get out of the way. He pleadingly looked at her but she was irritated and drove him away because he looked dirty and smelly. She continued waiting for her Lord. But nobody turned up until 10pm and she cried that the Lord failed to show up as he had promised. The Lord replied that he showed up. She insisted that the Lord did not show up. But the Lord said He did at exactly 3pm and she drove him away simply because He did not come in the way she was expecting. She failed the test and missed her Lord because she was looking for somebody gregarious in lordship attires.

Too many of us are also missing our Lord by our failure to care, feed and nurture the poor, needy and downtrodden people He has brought our ways and placed around and within our reach. Make it your life and ministry goal

to care for and provide assistance to those who are hurting around you, even to the point of pain from your pocket.

37 TITHING

“

But woe unto you, Pharisees! for ye tithe mint and rue and all manner of herbs, and pass over judgment and the love of God: these ought ye to

have done, and not to leave the other undone.”

Luke 11:42

Jesus teaches that we should pay tithes, plus justice, fair play and godly lifestyle. Contrary to what some sections of the church teach. Jesus did not condemn tithe paying; rather he was asking the Pharisees to balance their emphasis not to neglect tithe paying while doing good works; both must go together. God demands for our tithes – a ten percent of our income and profit; either weekly, monthly or yearly (Mal.3:10).

Every Christian must pay tithe, including ministers of the gospel. Ministers, pastors and leaders must pay their tithes regularly to the Lord. Tithe opens the blessing of God over our lives and non-payment closes His door of blessing over us. Those who borrow or steal their tithes are cursed by the Lord. They will never have enough and the little they have will be blown away by the Lord. If you don't pay tithe to God, you will surely pay it to hospitals, demons, sicknesses and calamities.

You must pay your personal tithe, family, business and church tithes. Whatever you want God to bless, pay tithe in the name of that thing. Paying regular tithe over a church, business, family and child will open up the amazing blessing of God over that object.

That is the lesson I have learnt in life and ministry. When we were not paying tithe, things were pretty difficult in our ministry. Actually, we were running at loss. It was only when we began to pay tithe in the name of our ministry that we began to experience breakthrough and the losses stopped. In tithe paying, ten percent is a good place to start, but a terrible place to stop.

You may start with ten percent but you must gradually increase it to fifteen, twenty, thirty percent. It should be your personal covenant with the Lord for mighty blessings.

As a minister, you must pay your tithe to your spiritual leader. You must pay it out of your church. If you pay it to a lower minister or ministry, it is for your security and protection. If you pay it to a higher minister and ministry, it is for your prosperity and breakthrough. By all means, pay your tithes always, because if you don't you are inviting caterpillars to your work. When you eat your tithe, you eat poison that will ruin everything you lay your hands upon.

38INHERITANCE/COVETOUSNESS

“

And one of the company said unto him, Master, speak to my brother, that he divide the inheritance with me. And he said unto him, Man,

who made me a judge or a divider over you? And he said unto them, Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth.”

Luke 12:13-15

Jesus expressly warned about covetousness regarding money and possessions. Covetous practice is one of the wrong attitudes to money that the Bible roundly condemns. The scripture calls it idolatry in Colossians chapter 3 verse 5. Covetousness is the worship of money, things and dissatisfaction with what you have, who you are and the craving for more and more.

Covetousness in ministers leads to envy, jealousy, backstabbing, ungratefulness, disloyalty, cutting corners, false doctrines and lowering of Biblical standards in order to attract much more monies. Covetousness will make you forget where you are coming from, what others have done for you and you will only hanker for more and more.

Covetous practices will make you to covet the gifts, graces and blessings of others and be ready to do anything to have them; even if it means destroying others and trampling them under your feet. Covetousness makes people to fight over privileges, inheritances and properties. The desire to grab more and more toys of this life and strong attachment to them has led many down the destructive path.

The antidote of covetousness is contentment (Hebrews 13:5-6). Covetousness in the heart will make you to do stupid and foolish things to others who have what you are coveting. Your deliverance is to take your heart to the Lord for a deep operation by the cleansing power of the blood of Jesus. Then live by His word; be content and grateful for what He has given to you. Root out any form of discontentment in your heart. Be satisfied with what He has done for you and be assured that He has promised never to leave you nor forsake you. This has been my experience in life and ministry.

The Lord has healed and continues to heal my heart of covetousness and I'm deeply grateful for how far He has brought me. People and friends that are far ahead of me before, the Lord have made me to catch up and even surpass them. I'm living and working in levels and places I only dreamt of years back. I'm contented with what He has done and is still doing in my life and ministry. I don't have to envy or be covetous of anyone's gift, grace or ministry. The will of God is what I'm living for. Whatever He wants for me, He will surely take me there and do them for me. Now, I've learnt to pursue Him, not things. Whatever will glorify Him only in life is what I desire. I'm convinced that's the only way to be free from covetous living, because true living is not about what you gather, but what you give to Him and glorify Him with.

39

OWNERSHIP AND STEWARDSHIP

“

And he spake a parable unto them, saying, The ground of a certain rich man brought forth plentifully: And he thought within himself,

saying, What shall I do, because I have no room where to bestow my fruits? And he said, This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods. And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry. But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided? So is he that layeth up treasure for himself, and is not rich toward God.”

Luke 12:16-21

This rich man committed the sins that most rich and wealthy men commit often by selfishly keeping their monies to themselves alone. They lay up all their treasures for themselves and are not rich towards God in good works and using those treasures to better the lot of others. Rich men want to appear rich, boasting and bragging of their riches before others. They stockpile their Banks and safe-deposits with their treasures and buy very expensive items and talk about it all day long to the hearing of others.

Unfortunately, many preachers are making the same mistakes the rich man made today. A popular Charismatic preacher was boasting not too long ago that he is rich; very rich in all the major currencies of the world. In fact, he believes that he is the richest preacher on the surface of the earth! Another one who has close affinity with him also said during his Television Broadcast that he has more than 100 Billion Naira in his Bank account and that people bring cheques of 36 million, 20 million to his table and he doesn't have the time to attend to such small amounts. Yet, there are millions listening to such a preacher who he could have used his riches to better their lots in life with just a little fraction of those huge amounts!

Ministers and believers must learn that we are not owners but only custodians of God's resources. He is the owner and only allows us to be the custodians. We are not to keep God's resources for ourselves, but ask Him how He wants us to dispense them. Good stewardship of God's resources in our care demands that we seek His leading as to where and who we should distribute them to such as the needy, poor, less-privileged and downtrodden.

God gives us wisdom to make money, not for us to keep them for ourselves, but to use the monies to promote His kingdom all over the world and to do

good unto others. Rick Warren understood this truth very well. After he made millions of Dollars from the sales of his books, he asked the Lord why he gave him so much money and he was told it is to help others. He therefore returned all the money he has ever been paid by his church, kept various projects and causes around the world. He continues to invest in kingdom purposes with the resources that God brought under his care. Knowing full well that we are only stewards of God's resources and not the owner; one day, we shall give account of how we manage the resources He puts in our care.

40WHAT TO DO WITH TREASURE

“

Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief

approacheth, neither moth corrupteth. For where your treasure is, there will your heart be also”

Luke 12:33-34

The Lord Jesus taught that rather than pile up treasures on earth, where thieves steal and things get corrupted by wear and tear, He commands that we sell them to give alms. Sell things that want to take over your hearts. Sell things that you don't really need. Sell lands, houses and properties that you don't really need for your basic living.

Check your store and look for things to sell and give alms with them. Give alms to individual and corporate entities. Give alms to churches, missions and evangelistic outreaches to rural and the unreached people groups. Give alms to help the poor, diseased and sufferings. Give alms to genuine ministers of the gospel that are doing great work for the Lord. Give alms to missionaries and those serving in the front lines of spiritual battles to win our world for Christ. Give alms to widows, fatherless and suffering children. Give alms to those who work for you and work with you in ministry.

By asking us to sell what we have, He is saying we should not keep much for ourselves here. Our real treasure should be in heaven. And you can only

increase your divine and eternal treasure by your giving here. Your treasures in heaven will be determined by your giving here.

Heavenly treasures that cannot be stolen or melt away should supercede any earthly treasures in our estimation. Therefore our attachment to earthly treasures should be reduced by selling them and using the proceeds to give alms. By so doing, we are exchanging our earthly treasures for eternally secured treasures. Therefore, any alms you give to God, men of God, work of God, the poor, widows and fatherless dramatically increases your treasure in heaven.

Alms may be big or small, but it must be regular and consistent. In some instances, people asked for alms from you, at other instances, you just felt led to give it. In whichever way, learn to give alms always and give it with godly motives. Give alms of money, clothing, gifts, cars and houses as the Lord enables you. The more the Lord blesses you, the more you must give alms. Your alms giving will come as a remembrance before God and your life will never lack the visitation of God (Acts 10:3-4). Cornelius secured divine visitation, not only by prayers but also through alms giving. Your generous alms giving will never lack divine reward, now and in eternity.

41

WORK, RESPONSIBILITY AND ACCOUNTABILITY

“

And the Lord said, Who then is that faithful and wise steward, whom his lord shall make ruler over his household, to give them their portion of

meat in due season? Blessed is that servant, whom his lord when he cometh shall find so doing. Of a truth I say unto you, that he will make him ruler over all that he hath. But and if that servant say in his heart, My lord delayeth his coming; and shall begin to beat the menservants and maidens, and to eat and drink, and to be drunken; The lord of that servant will come in a day when he looketh not for him, and at an hour

when he is not aware, and will cut him in sunder, and will appoint him his portion with the unbelievers. And that servant, which knew his lord's will, and prepared not himself, neither did according to his will, shall be beaten with many stripes. But he that knew not, and did commit things worthy of stripes, shall be beaten with few stripes. For unto whomsoever much is given, of him shall be much required: and to whom men have committed much, of him they will ask the more."

Luke 12:42-48

The Lord apportions work and responsibility to His servants. Ninety percent of our prayers for money will be answered by the Lord through the avenue of our work. You are to work and justify your pay by your work. Moreover, God gives responsibilities to each and every one of us. He puts us in charge of His work and treasures. He allows resources for the work to come into our hands. If we behave responsibly and take care of our co-workers with the assigned treasures, then we shall be rewarded. But if we selfishly arrogate everything to ourselves and love the pleasures of this life more than taking care of those under us, then the Owner will demand for sudden accountability of our service to Him. And He will judge us according to the amount of treasures He has released into our hands for the work He apportioned to us.

Ministers and leaders must take responsibility for their ministry and take care of their staff and fellow workers. Don't cheat, shortchange or abuse those working with you. Pay them handsome wages. Take care of your Guest ministers and give them good honorarium and don't let a servant of the Lord visit you without giving him something tangible. Nobody must work with you or serve you in vain. Don't take the sweat of others without rewarding them for it.

42 HOSPITALITY

“

Then said he also to him that bade him, When thou makest a dinner or a supper, call not thy friends, nor thy brethren, neither thy kinsmen,

nor thy rich neighbours; lest they also bid thee again, and a recompence be made thee. But when thou makest a feast, call the poor, the maimed, the lame, the blind: And thou shalt be blessed; for they cannot recompense thee: for thou shalt be recompensed at the resurrection of the just.”

Luke 14:12-14

Engage in hospitality without grudging and murmuring. Learn to entertain your guests, visitors, strangers and brethren. Open up your hand, purse and heart to provide food, drinks, cover and shelter to those in needs. Do it without thinking of reward and pay back. Actually, the Lord teaches that we should do it to those who cannot pay us back. Provide things for people that cannot reward you. Use your resources to feed, clothe and shelter people that can only pray for you. Don't let your guests or strangers suffer deprivation under your watch.

THE DISHONEST MANAGER 43

“

And he said also unto his disciples, There was a certain rich man, which had a steward; and the same was accused unto him that he had wasted

his goods. And he called him, and said unto him, How is it that I hear this of thee? give an account of thy stewardship; for thou mayest be no longer steward. Then the steward said within himself, What shall I do? for my lord taketh away from me the stewardship: I cannot dig; to beg I am ashamed. I am resolved what to do, that, when I am put out of the stewardship, they may receive me into their houses. So he called every one of his lord's debtors unto him, and said unto the first, How much owest thou unto my lord? And he said, An hundred measures of oil. And he said unto him, Take thy bill, and sit down quickly, and write fifty. Then said he to another, And how much owest thou? And he said, An hundred measures of wheat. And he said unto him, Take thy bill, and write fourscore. And the lord commended the unjust steward, because he had done wisely: for the children of this world are in their generation wiser than the children of light. He that is faithful in that which is least

is faithful also in much: and he that is unjust in the least is unjust also in much. If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? And if ye have not been faithful in that which is another man's, who shall give you that which is your own? No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon."

Luke 16:1-8, 10-13

Church administrators, property managers and associate leaders must never be unfaithful and dishonest like the manager in the story above. Our Lord Jesus taught that associates that are dishonest, crooked and unfaithful will never be divinely promoted. Your unfaithfulness in the things of others disqualifies you from having true riches from God. If you are disloyal in the things of others, you will never have faithful people serving you. I have counseled many associate leaders who were unfaithful while they were serving their leaders. Now they are top leaders in their ministries and their associates are unfaithful as they were. The chicken has now come home to roost. What they sowed while they were serving is now hunting them.

Unfaithfulness to your leader disqualifies you from true leadership. Therefore, seek to be faithful, truthful and honest while you are serving under any leader. Don't use worldly, crooked and carnal wisdom to gain acceptance. Don't steal from your leader; neither should you use his properties to gain the favour and adulation of men. Don't shortchange him nor personalize what belongs to him under whatever guise or excuse. If you do, the Lord that searches hearts and reins of men will search you out and recompense you accordingly.

44 JESUS AND THE RICH

“

And Jesus entered and passed through Jericho. And, behold, there was a man named Zacchaeus, which was the chief among the

publicans, and he was rich. And he sought to see Jesus who he was; and could not for the press, because he was little of stature. And he ran before, and climbed up into a sycomore tree to see him: for he was to pass that way. And when Jesus came to the place, he looked up, and saw him, and said unto him, Zacchaeus, make haste, and come down; for to day I must abide at thy house. And he made haste, and came down, and received him joyfully. And when they saw it, they all murmured, saying, That he was gone to be guest with a man that is a sinner. And Zacchaeus stood, and said unto the Lord; Behold, Lord, the half of my goods I give to the poor; and if I have taken any thing from any man by false accusation, I restore him fourfold. And Jesus said unto him, This day is salvation come to this house, forsomuch as he also is a son of Abraham. For the Son of man is come to seek and to save that which was lost.”

Luke 19:1-10

Our Lord Jesus did not ostracize the rich and wealthy during His earthly ministry. He befriended them, went to them, and received supports from them. But He did not worship them, nor give them undue attention. He preached the truth to them. He did not take their money to give them position in His ministry. He was as hard on them in His messages as he was on the ordinary people. He rejoiced when they get saved and restitute their ways, as Zacchaeus is doing in this story.

We must balance and be mature in our ministry today. As your ministry attracts the rich and the wealthy, follow the example of our Lord Jesus. Don't be partial nor be a respecter of persons because of their class, status and wealth. Don't sell church positions to the highest bidder nor bribe the rich with titles so that they will stay in your church.

Don't be a slave of rich people or allow them to dictate to you the kind of messages you should be preaching in your church. Be clean, clear, bold and courageous for the Lord.

45

**UNRIGHTEOUS MAMMON AND TRUE
RICHES**

“

If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?”

Luke 16:11

Our Lord Jesus made a distinction between unrighteous mammon and true riches. Unrighteous mammon refers to money, silver and gold of this world, while true riches refers to God's blessing, impact, valuable contributions to other lives, gifts and spiritual favours of God. Surely true riches are what money cannot buy. However, money is part of God's true riches, provided it is used to benefit God's kingdom and generality of people.

Therefore, faithful, honest, sincere and godly integrity in the handling and disbursement of money is very crucial. If you are dishonest in handling the unrighteous mammon, you disqualify yourself from being given true riches by God. In other words, the way you handle money is a test to prove whether you are qualified to be given true riches by God or not. Your attitude to money will show to God whether you are capable of handling the true riches of God.

It simply shows therefore that you can have material money but lack the true riches of God. If God judged you unfaithful in your attitude to money, you will surely lack the true riches that only God can give to His own people.

In the light of the above, it is important each of us repent, change and adjust our attitudes to money in the light of what our Lord Jesus said; if we don't, then our now and eternity is in grave danger.

SECTION C

DEVELOPING YOUR MONEY

CAPACITY

I

n this section, I want to emphasize the attitude that every called minister must have towards money. The call of God upon every gospel minister is not a

call to poverty and penury, nor a call to extravagant and ostentatious lifestyle. It's a call to be a model and godly examples in every area, especially in financial matters.

We need money for ministry, but we are not in ministry for money. Gospel ministers must not pursue money in ministry, rather you should attract money. Every minister must become true stewards of God's resources and have our attitude to money right.

CHAPTER C1

PLACE AND POWER OF MONEY IN YOUR LIFE AND MINISTRY

“

A person's character is put to several tests when he suddenly acquires or loses a considerable amount of money”

A friend told a story of how money as a spirit (mammon) went to God and told Him; “Although you are my creator, but I am more popular than you among the generation of mankind”. And money went ahead to prove this. It entered into the church where the worship service was on and sent its agent to spread itself in the forms of Dollars, Pound Sterling, Euro, Naira etc. Before you know it people forgot the worship of God and started hunting and running after the currencies, some even struggled with one another to catch some.

The ministers too were not left behind as they left the altar because it seemed there were not too many that were thrown around the altar. The whole church went into pandemonium. News went round the town and by the next worship service; ministers of other churches and members came to the church where there were rain drops of money. People got to church two to three hours before the service started. The choir sang; “God of miracles na my papa oh” and the preacher preached; “The manifestation of manna”. Everybody's expectation was on the outpouring of money. The service that was scheduled to close by 12.00 noon did not close until 6.00pm, yet people were patiently waiting.

It is high time ministers of God take a deep look at the issue of money again. Lots of ministers are in the ministry but know next to nothing about the place and power of money in our lives and works. Many know their Bible, but don't know the pervasive influence that money has in the ministry. We grow up to meet money in the world and were not really taught the pros and cons of it. We just wake up to discover that everyone is after money in the rat-race of life. And in a society like ours, which is so

monetized and money is everything; keeping your value about money right is a herculean task.

Moreover, the place and power of money in ministry is becoming too critical that whoever wants to live to please God must take stock and re-appraise his or her life again and again concerning financial matters in the light of the scriptures. Most of the information we have about money are what secular motivational speakers passed down to us. We read their books and listen to their seminars. Unfortunately, most of what they teach is anti-scriptural and the church has been the worse for it.

Facts About Money

“For wisdom is a defence, and money is a defence: but the excellency of knowledge is, that wisdom giveth life to them that have it. ...A feast is made for laughter, and wine maketh merry: but money answereth all things”

Eccl. 7:12; 10:19

“Trust not in oppression, and become not vain in robbery: if riches increase, set not your heart upon them.”

Ps 62:10

“The silver is mine, and the gold is mine, saith the LORD of hosts.”

Haggai 2:8

As a formal definition, money is paper and coins with the value printed on it. It is the most acceptable means of exchange in the world. Money is a tool to accomplish eternal dividends. It is called different names in different places such as Dollar, Pound, Euro, Naira, Rand or Kwacha etc. Benjamin Franklin said; “Money has never made man happy, nor will it. There is nothing in its nature to produce happiness. The more of it one has the more one wants”.

Money can defend you against poverty of material goods but it can never produce heaven for you. Money can provide things of this life, yet it can only bring succor to you when it is rightly acquired and used for eternal

purposes. In most cases, money is like your hand and arm, the more you keep it and fail to use it, the more you lose it.

1. Everyone Spends two-third of His Life Searching for, Making and Keeping Money:

Making, spending and keeping money has taken prime position in the heart and life of majority of people in the world.

Here is your age and money:

*** 0-24 years – Learning time**

Between these ages, lots of people go to school, gather knowledge as to how to live in the world to make money. Youngsters see how adults are in the rat-race of life and begin to dream and desire to make their own money also.

*** 24-50 years – Active earning years**

Those in this age bracket work assiduously to make as much money as possible. They work hard and long hours to grab the elusive money. While many get involved in crookedness, stealing and corrupt practices, others work legitimately, all for the sake of money.

*** 51-65 years – Passive earning years**

While some have made good money at this age, majority are still busy looking for ways and means to make enough. While some are now earning passive money from their investments, others are still neckdeep in making ends meet and able to take care of their numerous responsibilities.

*** 65-90 years – Rest and enjoyment of money**

Many men and women in this age bracket should be resting and enjoying their hard-earned money, provided they plan for retirement. But majority depends on their children to survive.

In all those years of seeking for enough money, majority of men and women have no time to serve, worship and be really committed to God and things of eternal value. The quests for money have sadly displaced God in most hearts.

2. Money Is The Only Power Competing With God In The Hearts Of Men:

“ No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.”

Matt. 6:24

Yes, money competes with God in the heart of men, even in those who say they are pastors and ministers of the gospel. Serving God and mammon is always impossible, our Lord Jesus declares and the testimonies of life confirm it.

The mammon spirit is sly, mean, merciless, destructive and domineering. It demands for total worship and controls men's heart. And men are ready to do anything to make money in the world. Men and women kill, shed blood, destroy and subjugate others to make lots of money. Women play prostitution and get involved in witchcraft, cultism and dark living, just to appear financially successful. All these are the domineering demands of the mammon spirit of money.

3. Money Can Be A Wonderful Servant, But A Terrible Master:

As a servant, money does things for you, but as a master it corrupts and drives God out of people's hearts. Money as a servant can provide material and secular things for your enjoyment. We can use it to help, assist and support others. Using it as a good servant can enable us to bring succor to others, but as a terrible master, it demands for absolute worship. It dominates the heart and corrupts your life.

4. Money Will Never Be Enough:

“He that loveth silver shall not be satisfied with silver; nor he that loveth abundance with increase: this is also vanity.”

Eccl. 5:10

It is transient, fleeting, uncertain, corruptible, unsatisfying, deceitful and depreciating (Prov. 28:20; 27:24; 23:5; 22:16; Psalm 49:10-18). Money is uncertain and can never bring true happiness and joy to hearts of men. Money does grow wings and flies away. If you hold too tightly to it, it will wriggle itself free and evaporates; that is why those who have lots of money now, can suddenly become poor through economic crisis.

5. God Does Not Condemn Money:

“The silver is mine, and the gold is mine, saith the LORD of hosts.”

Haggai 2:8

It is wrong attitudes of greed, avarice, selfishness, covetousness, stealing and worship of money that God hates and detests. Selfishness and selfcenteredness about money pervades the human heart. Everyone wants to corner as much money as possible for his personal use. That is why selfish leaders loot their national, local and even family treasury dry, without thinking of the greater good of all.

6. Money Can Serve Productive And Eternal Purposes:

When properly, wisely and materially handled; money can be used to serve godly purposes by using it to take care of the widows, downtrodden and funding worthy human uplifting causes. (I Tim. 6:17-19). In fact, the way you spend, make and disburse money will determine your heaven. When you make money in godly ways and spend it wisely to build His kingdom and benefit humanity, you are laying eternal foundation for yourself.

7. Money Is Not Ordinary, It Is Spiritual

That is why it demands for worship and people go to any length and will do anything to get money. Money has a spirit and it is a spirit that takes over people's hearts and lives. It drives out God's Spirit from the church. The strategy of Satan is to cripple ministers and the church with the spirit of Mammon, and he is succeeding too much!

The strategy of Satan is to corrupt and incapacitate the church with the love and power of money. Too many churches today have been rendered powerless through the agitation, fight and quarrel over money. In actual

fact, there are lots of churches and ministers who sued each other to court simply because of money. The quarrel over money has destroyed many churches.

The Pervasive Power Of Money In Life And Ministry Today

“He that oppresseth the poor to increase his riches, and he that giveth to the rich, shall surely come to want.”

Prov. 22:16 A brief overview of the body of Christ today will show that there are serious money issues that are prevalent but which nobody seems to be talking about. Money is the great idol of gold that Satan has set up in the church today, just like king Nebuchadnezzar did, and asked everyone to worship (Daniel 2:1-8). And many preachers are bowing down gladly and gleefully to this great idol of gold today, through the following:

*** There are lots of extreme teachings and practices about money in ministry.**

Preachers justify their selfish and covetous practices through the twisting of the scriptures on extreme prosperity preaching that ends up in offerings, seeds, and pledges. I know a minister that will always say that God wants everyone in every meeting he attends to empty their pockets.

*** Lots of ignorant and suffering ministers in rural, inner city and mission fields.**

Too many ministers are suffering as a result of lack of money. Missionaries are in abject poverty because rich Christians and preachers are selfish and greedy. There are monies in the church of today, but they are being used for ephemeral things that have no eternal value.

*** Lots of personal businesses are going on in churches which are breaking away people.**

Preachers are using large number of their members for network marketing, investment clubs and forex sales. These private businesses in churches have led to and are still leading to breakaways. A church recently moved back to 70 members, from 1,500 simply because the Pastor lost the investment money he took from the people.

*** Lots of bi-vocational Pastors which is affecting the spirituality of the church.**

Majority of Pastors of large Pentecostal churches are businessmen, company directors of blue-chip companies and bankers. Their job and career takes most of their time and the little time they have left is not enough to lift their spiritual lives which also have adverse effect on their churches.

*** Wrong practices are bringing much shame to the name of the Lord.**

It is on record that many positional and popular preachers are on the pay roll of governments. They took and continue to take money from government officials to finance their ostentatious and extravagant living, and therefore cannot speak out against the obnoxious laws and ungodly practices of government.

A highly placed politician in Lagos was overheard boasting to his associates that almost all the top preachers in Lagos are in his pocket. They are on his pay roll and they swim and scamper at his beck and call during elections. Small wonder that respect for the church of God is very low because preachers have sold their anointing for mess of porridge.

*** We need money for ministry, but don't do ministry for money.** Yes, we surely need money for ministry, but doing ministry for money is anti-scripture. However, that has become the norm in the churches of today. Preachers boast of their wealth and worth and will never honour invitation if they feel you cannot pay them well.

*** Guest preachers are now charging, demanding for fat honorarium, opulent hotels and first class travels.** Lots of churches have been left in huge debt by the wrong antics of mercenary preachers. They usually run up huge hotel bills through phone calls, fastidious appetites and unreasonable demands for offerings. Some will even reject the offerings given to them on the grounds that it is too small for their level.

*** Lots of wealthy people have come to the church and are buying up titles, positions and leadership.**

Many Pentecostal churches that started very well have lost steam simply because they sold church positions to money-bags. Pastoral and sensitive

positions are given to those who donate large sums of money. Deacons and elders have more say than God-called leaders because of money and gain.

*** Lots of church leaders are available to the highest bidder and the message of the gospel is being compromised.** Money-bags and wealthy people believe that every Pastor has a price and that if they see good money, their messages will change. Sadly, many Pastors have compromised and watered down the gospel message because they don't want to offend their hearers. They capitulate under the influence of money.

*** The get-rich-quick syndrome is prevalent among preachers and ministers.**

Pastors now pay to be transferred to rich churches and they settle those in the National office after they are taken to juicy places. Testimonies of amazing financial breakthroughs that rather encourage get-rich-quick syndrome in the hearts of listeners are freely shared in churches today.

*** Lots of wrong money attitudes from church leaders.** Selfishness, avarice and greediness of money and material things are flagrantly being displayed by preachers. Pray me, what will a preacher do with 17 choice cars at a go? What will a preacher do with choice houses across the world when the gospel is suffering?

*** Personal and corporate ministry money are not being separated.**

Lots of church leaders are personalizing ministry money. A Pastor did fund raising in the church and carried all the money in the boot of his car and took it away. His members reacted and the church experienced break away. Using the church money to fund personal and private projects is on the increase today. Many churches have become the private estate of the founders.

It is obvious that too many questionable practices about money abound in the ministry of today by ministers. Most ministers run their ministries as personal enterprises, not on Biblical standards and how wealthy you are has become the yardstick to measure ministry success. And this is helping the mammon spirit to do much more damage to the church and in the church.

Your Attitude To Money Is Most Crucial

Wrong money attitudes lead to stealing, profiteering, bribery, lying, killing, cheating to gain as much as possible. Wrong mindsets about money lead to placing undue emphasis on money, making it at all cost; cutting corners; dishonest gains; using scripture and prophecy to hoodwink people; charging for ministrations and becoming professional beggars in the name of ministry. Jesus and the word of God condemn in no small terms these wrong attitudes to money:

1. Covetousness – Being discontent with what you have.
2. Greed - Wanting to keep much more to yourself.
3. Avarice - Short-changing and cheating others.
4. Selfishness - Not considerate of others.
5. Worship of money - Readiness to do anything to gain more.
6. Stinginess - Reluctance to give but only to take from others.

If your attitude to money takes after anyone of these, then you will need God to purge you of them before they ruin you. “The greatest poverty on earth is to have nothing but only money”. Your money attitude will serve as limitations have nothing but only money”. Your money attitude will serve as limitations 16).

God wants His ministers and church to be a true model in money handling; He wants us to set the pace in integrity and right attitude to money. Review your own source of income and spending habits, because God wants us to choose simple living and balanced lifestyle (Prov. 30:7-9); He wants us to display the right values of honesty, integrity and generosity.

If you are not truthful, clear and open with money, you will not last in ministry. If you don't master money, you cannot mature and make heaven in life and ministry.

CHAPTER C2

LEAD YOUR FINANCIAL LIFE FIRST

“

Fools sometimes make money, but money also sometimes makes fools”

I have come to believe that before you try to lead others in the church or ministry, you must take care of things in your life first. “Your life, not your library defines your theology”. And once your life is wrong, your theology will be wrong too. Harry S. Truman said; “In reading the lives of great men, I found that the first victory they won was over themselves”.

True and healthy leadership starts from you and who you are. The power behind your ministry and ministrations is the power of the life you are living. True ministry is more of who you are than what you do or accomplish. Before you attempt to lead others, start with yourself first, especially in your financial life, because money is the true test of who you are and a magnifier of men’s hearts. Money reveals what is in you. Prophet Balaam failed to lead himself financially and he destroyed his life and prophetic ministry because of money and gifts (Numbers 22:9-18; Rev. 2:14).

The covetousness and avarice for money displayed by the Prophet led to his ruin. He destroyed his promising and influential prophetic ministry because he was greedy of gain and loves the wages of unrighteousness.

Foundation For Leading Yourself Financially

“Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy; That they do good, that they be rich in good works, ready to distribute, willing to communicate; Laying up in store for

themselves a good foundation against the time to come, that they may lay hold on eternal life.”

I Tim. 6:17-19

“And take heed to yourselves, lest at any time your hearts be overcharged with surfeiting, and drunkenness, and cares of this life, and so that day come upon you unawares. For as a snare shall it come on all them that dwell on the face of the whole earth. Watch ye therefore, and pray always, that ye may be accounted worthy to escape all these things that shall come to pass, and to stand before the Son of man.”

Luke 21:34-36

“ He that is slow to anger is better than the mighty; and he that ruleth his spirit than he that taketh a city...He that hath no rule over his own spirit is like a city that is broken down, and without walls”

Prov. 16:32; 25:28

Before you take cities and build great ministries, lead yourself in the way you make, manage and multiply money. If your attitude to money is wrong, your ministry will be wrong, even though you are considered as mighty and great.

To lead yourself is to be free from the spirit of Mammon; to make a success of your finances; to be free from wrong attitudes to money; to have integrity, transparency in money matters; to be free from covetous practices in ministry and be a godly financial model. If you don't do it, nobody can do it for you. Today, there are too many professors but who are not possessors. They don't practice what they preach. While they preach that we should not steal, they are seer of slaves of pilfering God's money.

*** Abraham has integrity here – Gen. 14:22-23**

Father Abraham is a good example of integrity with money and possessions. He never took what does not belong to him. He led himself well here. He was free from covetousness, greed and avarice. He displayed

honesty and transparency. That's why God could commit great riches into his hands later.

*** Moses has integrity here – Numbers 16:15**

Prophet Moses also did not use his prophetic office to enrich himself like many so called prophets are doing today. He did not collect bribe nor charge people for prophetic revelations and ministrations. He behaved himself well and nobody could accuse him of prophetic manipulations.

*** Samuel has integrity here – I Sam. 12:2-5**

Prophet Samuel asked the people boldly and openly to declare if he has used his prophetic office to financially abuse, cheat or shortchanged them and nobody could come out. What integrity of life and work! He led himself well in money and material matters in the ministry.

*** Jesus has integrity here – John 13:29**

Our Lord Jesus was never accused of financial misappropriation during His earthly ministry. He conducted and comported his financial matters with integrity and transparency. He never touched ministry money or used it for personal purposes. His financial dealings were open book for all to see.

*** Peter has integrity here – Acts 8:19-21**

Apostle Peter refused to sell the gift of God for money and shunned the financial overtures of money-bags in ministry. He was free from selfish considerations and was therefore not available to the highest bidder in ministry. He was free from the love of money that has ruined many ministers.

*** Paul has integrity here – II Cor. 7:2.**

Apostle Paul also has integrity in handling money matters in ministry. He never used the ministry to defraud and hoodwink people for money. No man was cheated or corrupted financially in his ministry.

Until every minister can emulate these fathers in the faith and ministry, ridicule and shame will continue to follow every step of the church. However, it is imperative that ministers today must lead themselves here. You must first and foremost pray hard and work to lead your financial life well.

You must be free from the love of money if you are really going to emulate our Lord Jesus Christ and His Apostles. You must be free from the tendency to do ministry for money and gauge your success in ministry only on financial parameters. You must pursue integrity, honesty and transparency in financial matters. This is an internal, inward battle you must fight and win, because when money takes the center stage in the heart, God has been dethroned.

You and Money

“Acquaint now thyself with him, and be at peace: thereby good shall come unto thee. Receive, I pray thee, the law from his mouth, and lay up his words in thine heart. If thou return to the Almighty, thou shalt be built up, thou shalt put away iniquity far from thy tabernacles. Then shalt thou lay up gold as dust, and the gold of Ophir as the stones of the brooks. Yea, the Almighty shall be thy defence, and thou shalt have plenty of silver. For then shalt thou have thy delight in the Almighty, and shalt lift up thy face unto God. “If they obey and serve him, they shall spend their days in prosperity, and their years in pleasures.”

Job 22:21-26; Job 36:11

‘Money speaks’; we have heard that statement for centuries and earlier in this book. I have enumerated to you what money has been saying. Now, I want to state that money does not only speak, but also hears. You can speak to money and it will hear and obey you.

It is crucial to sit down, think, pray and talk to money, because you will need and work with it in ministry. Determine the place and position you will give to money in your life and ministry. Determine who will be the Master between you and money. Call money to order in your heart and life, because you either rule money or money will rule your life and work.

If you don’t control money, it will surely control you. Poor money attitudes lead to backsliding and hell; wrong handling of money brings crisis and chaos; money has no eternity for anyone, yet we die in trying to get it. God becomes a stranger in the heart where money rules. If you don’t conquer

money, it will conquer you and your ministry. It is no longer news that money has destroyed many ministers and ministries, so, take care with it.

Money is divinely meant to bring personal and moderate comfort to your life; to bring joy to others through your giving; to help interpret the dreams of others; to add value to others; to expand the frontiers of God's kingdom; to take the gospel to the unreached places; to send it ahead of you to heaven by investing it in the poor, widows, fatherless and down-trodden and to sponsor missionaries.

But if you don't determine ahead of time, you will not be able to fulfill the purpose of money whenever God sends it to your life and ministry.

How To Lead Your Financial Life Well

Earlier in this chapter, we saw the examples of how father Abraham, Moses, Samuel, down to Apostle Paul were honest in the handling of money in their life and ministry. They led themselves well in their financial life. The following are steps you can take that will help you along this journey:

1. Learn all you could about money and finances – Prov. 18:15 When you don't know what you should, money will run away from you. You must not be financially ignorant. What you don't know will kill you. Be informed and relevant about money matters. Read books, attend seminars and get informed about various aspects of money in life and ministry.

2. Be financially intelligent – Prov. 10:14

Develop the capacity and wisdom to manage and multiply money aright. The more you gather Biblical and godly knowledge about money and put them into practice, the more you develop your financial intelligence. And the more intelligent you are financially, the more capacity you have to manage money properly.

3. Draw near unto the Lord – Job 22:21-26

The favour of God is life. If you know the Lord intimately, silver and gold will answer to you. There is no money you are looking for that you cannot find in the Lord. If you truly draw nearer unto Him, one of the byproduct is that He will bless you with silver and gold, because they ultimately belong to Him.

4. Break all money curses over your life

Make sure you repent and retribute the wrong handlings of money that has brought curses into your life, either from your parents, boss, workers, leaders and friends. You will only be able to lead your financial life well if you retribute and restore all the monies you have stolen, taken and misappropriated from people. It is then you can break the curse of money over your life.

5. Grow out from your wrong money attitudes

Let God purge you free from covetousness, greed, avarice, stinginess and selfishness. The more you are free, the more money becomes your servant and not your master. Freedom from poor or wrong money attitudes will greatly help you to master money in all ramifications. If your heart has been touched by the Lord, allow Him to touch your pocket also. You must root out from your heart and life those wrong money attitudes that debar God's blessings.

6. Have a good work or calling that God can bless

Get-rich-quick schemes, robbery, stealing and works that ruin and destroy others will never be blessed by the Lord. Ninety percent (90%) of your prayer for money will be answered through your work. Do honest work that blesses others. You must have a God-chosen work that will be a source of income and blessing. Don't just work; work the kind and type of work that God will bless. You can't just do any work and expect God to bless you financially because there are works that God can never bless.

7. Don't be quick in becoming a full time minister

You must have a source of income that God will bless. Becoming full time with no source of income except salary will put you at the mercy of money bags in the church. Calling and ministry is in stages and levels. There is a level where the ministry will be too weak to cater for your needs; you must have something doing then. You must not rely on the church to meet all your financial obligations. You must have a source of income that will help you to preach fully without being gauged.

8. Recognize God's financial dealings in your life

I have come to discover that God deals with His ministers differently in

their finances. To the best of my knowledge so far, I have understood three major ways:

a. He can deal with you as with Adam

He supplied all his needs without asking. Adam did not ask for anything; God supplied them before He realized his needs. Ministers in this kind of dealing have God speaking to people on their behalf and they will bring things to meet their personal and ministry needs adequately. I know a minister friend who has used 20 cars in 20 years of ministry and he never bought a single one. God spoke to people to give them to him.

b. He can deal with you as with Moses

God asked Moses to go and ask from the people. The God who gave Moses the project of building a Tabernacle in the wilderness also asked Him to go and ask people to give towards the project. Ministers in this dealing always have the grace to raise large sums of money for projects. People give when they raise funds. Such ministers have raised millions of Dollars at programmes; but unfortunately, lots of them have become professional fund raisers.

c. He can deal with you as with Paul

Paul worked with his hands and God blessed his work. Paul was a tent-maker; he had a source of income. God gave him wisdom to do the work and he supported it out of his personal finances. Ministers in this category will find that God allows them to keep working in their areas of specialization and they do the ministerial work on part-time without pay. You must discover His unique dealings with you out of these three or two of them and pray accordingly.

9. Patiently and strategically build up your finances It takes time to build godly money. It takes savings, investing and prayers. “Building wealth is like climbing the stairs; you are not likely to stumble if you take one step at a time”. It takes lots of knowledge, discipline, prayers, work and patience to live a financially free life in ministry. You must determine to have integrity and be open concerning monetary matters and believe God to help you lead yourself well.

10. Pray for financial partners

God can raise people and touch their hearts to minister to your needs as it was in Jesus' ministry (Luke 8:2-3; Matt. 27:57-59). Jesus had people who supported His ministry financially. You too cannot do otherwise; but you must not go cap in hand begging people to support your ministry out of their substance. Rather, you must pray, seek the face of God and allow God to touch people's heart to support you. People who support you must be those who have clean money and ready to spend it for God's kingdom without them controlling you and your message.

11. Your income must be more than your expenses

Cut your coat according to your cloth. Don't have too many dependants and large family. Spending more than you earn is the fastest road to poverty and penury. Your expenses must never be allowed to outshoot your income. You must spend less than you make always, if not, you will end up in financial disaster.

12. Work on your personal ministry

Grow and become someone that can be invited. Develop yourself in an area that you can become a respected voice. Grow to become someone others will pay to come and listen to. Your tapes, books, CDs and resources are sources of income. You must become an expert in an area. You must become a resourceful leader that people will flock to listen to. Your personal ministry must not be neglected or allowed to suffer. Your personal ministry will help you to impact many people and bless you monetarily.

13. Develop your capacity to handle Money

You must become God's bank and God's pocket. Your capacity to handle money will be revealed by your ability to release it upward and outward at the right time. Money will never be your master as long as you release it to God and man. Allow God to lead you how to spend the money He puts in your care. Obey His leadings to give, sow, invest and cater for the needs of others. Jettison every receiving mentality in your life and operate with abundance mentality.

14. Be a generous giver

Be free from stinginess and tightfistedness. Give your tithes, offerings and

seeds to God, men of God, people of God and needy people. Abundance mentality will help you to give. Money is never meant to be hoarded, but to be continually released upward and outward. If leaders err at all, they must err on the side of generosity. You must develop a generous lifestyle. You must care and nurture others through what God has given you. A generous minister will always have more room to receive from the Lord.

15. Have at least four (4) streams of income

Your money must never come from one source. You must have at least four sources through which money will be coming to you such as; honorarium, emoluments, books and rent. Every minister must work strategically to have these four sources of income. When you sit down to analyze your sources of income, you must be able to identify these four as basic.

However, it will not happen overnight. You will have to pray, work and strategize for it. It may take you some years to attain, but it is possible. When I first heard it years ago, I had only one source of income then. But I began to pray, work and strategize and today, by His grace, I have nothing less than 8 sources of income.

It is better to have 10 Dollars from 10 sources than to have 1,000 Dollars from one source. Why? Once the one source closes down, you are in deep trouble. But if you carefully nurture and patiently work on those ten sources, they will yield millions in years to come.

In conclusion, make sure you are not pursuing money in whatever form, rather you must attract money. Whoever pursues money will never get enough money (Eccl. 5:10). But when you do what attracts money, it will gravitate towards you. Those who fail to live by this maxim will always get involved in stupid and foolish things in their efforts to get money. When you are in line with God and you practice the above-mentioned points, you will attract and master money, then you will be ready to lead others successfully, in God's estimate.

CHAPTER C3

PLACES TO DISCOVER MONEY

“Discovery is the mother of recovery”

O

ne of the chief benefits of serving the Lord sincerely and faithfully is that He will bless you. He blessed Isaac (Gen. 26:12-14). He blesses the works of His people with prosperity. And He does that by

showing them where money hides. In the case of Isaac, God showed him how to farm, sow his seeds and rained His blessings over the work by giving him a good harvest.

The blessing of God is not magic or by get-rich-quick scheme. Rather, he will open your eyes and heart to places to discover money. But that is not for those who do not belong to the Lord. Those who lusts for money will pierce themselves with many sorrows and will lose their soul in their ungodly quests.

“Money hides in the mouth of a Lion” is a popular cliché among our people. The meaning is that it is not easy to make money and that you must go to great length to pursue it. The more reason those who want money by all means go to great lengths and pay high prices of even making covenants with their body, soul and spirit to the devil. Lots of people lusts and crave for money by all means and do evil things to have it (I Cor. 10:6).

However, the fact remains that those who pursue money never really get true wealth. The more you pursue it, the more it runs away. Rather than pursue money, you must attract it, provided you discover where money hides. Over the years, as I study how to attract money in ministry, I have come to discover places where money is located, and I’m willing to share them with you.

1. God

Unlike what some preachers are saying, God and God alone is the source of all true blessing – money, riches, wealth and prosperity. He is the source of all things and has everything in His hand (Haggai 2:8). He owns all things and if you have vital, true and ongoing relationship with Him, He will release it to you in due measure (Job 22:21-28).

You cannot get true blessings of God if you don't know Him. He is the source of all things. He is the Alpha and Omega and in Him dwells all the source of life and living. So, if you are seeking for true riches, go to Him and Him alone. He is the One that has cattle upon a thousand hills and His supplies never dry up. If you know Him and are close to Him, you will get all the money you need from Him, with peace of mind.

2. People

The money you are looking for is in people. If you are able to attract quality people and you add value to them regularly, then you can draw out money from them (Luke 8:2-3). Out of ten (10) people you meet, your money is in the pockets of seven (7) of them. If you have people, you have money already. If your gift and graces can draw people, then you have the money you are looking for. However, you will have to add great value to them and your life and work must benefit and continue to benefit them before you can draw out money from them.

3. Vision

A certain woman gave 24 Million Naira to another church to support a particular meeting that was estimated to bless 6 million people. Her church was angry and they called her to a high powered committee meeting. Her reply was that she did not give her money to that church but to a vision and that if you her church had shared such a vision she would have given towards it.

Vision always attracts provision. If you possess a compelling vision of a better future and are willing to share the vision in a creative, concise and compact ways, people will buy into the vision. The money they don't give

to you, they will give it to your vision (Neh. 2:1-8).

Money hides in vision. Vision attracts money and people give more to a vision than to a personality. If people buy into your vision, they will open their pockets to you. That is why it is important for you to receive a clear vision for your life and ministry. Work by that vision and share that vision constantly. Vision has a way of drawing out financial support from people. The vision of a better future somehow touches a chord in the heart of people and they will gladly be committed to its fulfillment financially.

4. Anointing

Lots of world-class evangelists, preachers and power ministers don't lack money because their anointing attracts it. When you are truly anointed by God for miracle, signs and wonders, it cannot but magnetize money to you. Prophetic, Apostolic and power-demonstration anointing attracts money. It has been discovered that anointing attracts money, the more reason ministers are seeking to be anointed by fire by force. Rich and wealthy people gravitate towards those who seem to be highly anointed by God for the miraculous.

The more anointed you are, the more money and gifts from people you attract. Healing and prophetic ministries also attract money. I'm aware of power ministers who became owners of houses, cars, mansions and fat Bank accounts overnight as a result of miraculous power demonstrations in their ministrations.

5. Ideas

God gives ideas to get money (Deut. 8:18). Ideas come and if you work on them, you will be attracting money. We were able to purchase our office complex in one year because we key into an idea. Ideas rule the world. The true meaning of power to get money is idea. God gives ideas to get money into the hearts of His servants. Those ideas will cost you something initially, but if you are able to work with commitment, God will use them to bring the blessings of money to you. Ideas to manufacture, sing, produce, serve, create and innovate all come to our hearts on a daily basis. Until you take note of them and work on them, you can't really make true money and genuine riches.

When we were given quit notice in our former office complex and we did not have cash and nowhere to go, God dropped an idea of adding value to ministers into our heart. Though an expensive idea, yet we keyed into it and started working. God provided the start-up capital miraculously and by the time we finished it, we have invested over 13 Million Naira on it and the blessing is the 17 Million Naira we paid for our new office complex and many more spiritual and financial blessings.

6. Skill

Skill is the ability to do things effectively and competently. Your honed and sharpened skill in an area will surely attract money to you. Money hides inside your skill. So, go and hone your skill to write, train, communicate and do things. Nobody is born with a skill; you acquire, sharpen and hone it here. You may be born with a talent but you will have to hone it into a marketable skill.

The more skillful you are through training, sharpening, development and application, the more marketable you will be. Your marketable skills will surely be paid for by those who appreciate it. Over the years my skill to write and communicate with leaders has brought unforeseen money to my life and ministry.

7. Work

Money hides in good and divinely assigned work. And when you work smart, you will attract money. Money is part of the fruit of one's labour (Psalm 128:2). Ninety nine percent of your prayer for money will be answered through your work. That is why it's very crucial to let God choose your work for you. It is not just any work that God will bless. It has to be the kind of work He wants you to do. And in your work, you must not be lazy and indolent. The irony I see around today is people who wants to make cool money and yet are not ready to work hard, long and smart. Of course, that is a mirage. Money hides in good work and labour.

8. Gifts and Talents

God gives talents and gifts to all, but only very few have used theirs to profit humanity and themselves. Your gifts and talents will attract money. You only need to look at footballers and artists to know that this is all truisms. The talents to sing, play instruments and speak are meant to bless you and humanity. Money hides inside honed talents and gifts. If you use your talents and Godgiven gifts very well and to the glory of His name and kingdom, He cannot but bless you financially.

9. Products

Money hides in production of goods for sale. Your ministry must become an industrial one if you are going to attract money. You must produce resources, books, tapes and materials etc. You must have quality and relevant products to sell. People don't just buy products, but they buy the products that can meet their needs, solve their problems and which they can enjoy. Your products must meet these needs if they are going to bring financial blessings to you. Our ministry products have been used by God to bless our ministry tremendously in the last few years.

10. Services

You can offer services in the areas of your expertise. Money hides in quality services that produce solutions. Services through the avenues of seminars, trainings, conferences and consultancies will surely attract money. The few churches I have offered professional consultancy services in the last several years have blessed me financially. The trainings and recommendations given to church leaders have been means of financial blessings. If you are an experienced Pastor who have put in nothing less than 25 to 30 years in ministry, you can go for more training and offer services of consultancy to churches and younger ministers.

11. Problems

By proffering solutions to the myriads of problems confronting people today through proven and solution oriented approach will bring money to you. Money hides in problems, and solutions will draw it out. You can provide solutions and way out of some of the problems that are confronting humanity today. The problem of sickness calls for a Doctor; the problem of

family calls for a Family Counselor and the problem of fitness call for a Physiotherapist. Look for problems you can provide solutions to and you will never lack money again.

12. Seed

Money hides in the seeds of goodness, kindness, giving to God and others. The seed you sow today will surely bring you a harvest tomorrow (Gen. 8:22). The more you sow seeds of kindness and generosity towards God and man, the more you are opening the doors of financial blessings into your life from unexpected sources. Your seed will always bring God's harvest, provided you sow them in arable and fruitful grounds.

13. Prayers

If you can pray in wisdom with the above, you will surely attract money. God answers prayers that are joined to the factors above and blesses His servants financially. Some missionaries believed God for a certain amount of money to use in the mission field. And there was no practical way for them to have the amount at the actual time they needed it. So they gathered together in intensive prayers. They prayed and bombarded heaven with their requests. After considerable time in prayer, the roof of the house where they were praying suddenly opened and the exact amount of money dropped down into their midst! God still answers genuine prayers of His people for mighty and pressing needs.

Every minister must have at least four (4) sources of income. Your money must never come from one source. It will take time, but you must pray and work for it. You must have streams of income from Emoluments, Honorariums, Resources and Rents. The emoluments are what your church or ministry gives to you weekly, monthly or yearly. You can't determine that. Honorariums are what you are given as a Guest minister in a meeting. You can't charge for that. Resources are your books, tapes and materials. You determine the price. You should also have lands and houses for rents. You determine that also.

What's the Price?

To discover money from these places and have streams of income as a

minister demands a price. And those prices must be unflinchingly paid by you: **1. Develop Yourself**

Your greatest investment must be on yourself. You must develop yourself to discover money in these places. Invest in training, knowledge and skillful sharpening. Invest in yourself because you will either be your greatest asset or liability. You must improve, update and upgrade yourself in knowledge, wisdom, character and capacity. You can't afford to remain the same and expect people to invest their monies in you.

2. Pass God's Test

Too many people have disappointed God after He has given them good money. Some have backslidden and others have largely used the monies for selfish and worldly interests. For God to give you money today, He will therefore test your motives and secret desires severely. God will continually test your motives, hearts, purpose and secret desires regarding money. (Deut. 8:1-3). You must therefore pass His test.

I overheard a Pastor saying that if God gives him money, he will use it to make shoes, cloth and oppress the people around him. Well, the money has not come till today, simply because his motive is wrong. Getting good money from these hidden places demands that your motives must be to glorify God and use it to benefit others.

3. Capacity to manage

Lack of capacity to manage money shows in pride, show-off, being ostentatious and piling up the toys and things of this world. It is allowing money to control you to the extent that you are stingy, tightfisted and unable to give in a generous way to worthy causes. You must develop the capacity to attract and manage money well. When money starts flowing to you, the capacity to manage it judiciously is very crucial.

The more capacity you have, the more God will allow it to flow towards you. Your money handling capacity will help you to be truthful, honest, and transparent with personal and ministry money. It will help you to work on a budget, not wasteful but generous towards God and others.

4. Strategic Planning

You must pay the price of planning your income, expenditures and savings well. You must plan to spend less than you make all the time and live within your means. Plan your living, income, budget and expenditure. Don't pray without planning and don't plan without praying. Good planning will help you to avoid debt, and buy now, pay later lifestyle. Good planning will help you to live simply and be heavenly minded. It will help you to see money as only a tool, to accomplish things of eternal value.

5. Painstaking Patience

Those who are making haste to be rich will never be innocent. It takes lots of patience to get money from these places I have enumerated. If you are the impatience type, you will shoot yourself in the foot. It takes meticulous approach, sincere heart, patience and endurance to build financial freedom in ministry. Walking with God consistently and patiently waiting for His time of blessing is very crucial. As you work hard, pray hard and plan in a smart way, coupled with faith, trust and patience, God cannot but open the doors of financial blessing into your life and work.

CHAPTER C4

WANTED:

MINISTERS WITH FINANCIAL INTEGRITY

T

he story was told recently of a Denominational Overseer, kneeling down in a Pastors' Conference to beg his Pastors not to steal church money again! There had been continuous report of stealing, crooked dealings

and covetous practices in the denomination before that shameful scenario of the Overseer begging his Pastors and Associates to stop stealing in the church. Will they hear? That is left to everyone's imagination!

The bitter truth is that ministers with financial integrity are rare in the ministry today. When it comes to money in life and ministry, who is really free? The lamentation of King David in Psalm 12:1 is still ringing true today. Thieves and robbers are becoming the norm in the church of today. Too many professing ministers have light fingers and stealing their church blind in the name of not being well paid or that everybody is doing it. However, financial integrity is still the non-negotiable will of God for His people and servants.

Foundation For Financial Integrity

"Jesus saw Nathanael coming to him, and saith of him, Behold an Israelite indeed, in whom is no guile!" John 1:47

"The integrity of the upright shall guide them: but the perverseness of transgressors shall destroy them."

Proverbs 11:3

"He that walketh uprightly, and worketh righteousness, and speaketh the truth in his heart. He that backbiteth not with his tongue, nor doeth evil to his neighbour, nor taketh up a reproach against his neighbour.

In whose eyes a vile person is contemned; but he honoureth them that fear the LORD. He that sweareth to his own hurt, and changeth not. He that putteth not out his money to usury, nor taketh reward against the innocent. He that doeth these things shall never be moved.”

Psalm 15:2-5

Integrity is the quality of being honest and having strong moral principles. The character of a Christian should embrace integrity because it is an essential trait found in godly and upright people. Integrity is living, transparent and open lives, without any colouring or skeleton in your cupboard. It is being truthful in word, actions and choices. It is not lying, taking what is not yours and not living double faced lives.

You should seek to be honest in your financial dealings. You must be able to explain how you came about the money, goods and treasures in your hand and in your house. Integrity must be the value of your heart and life. You must speak the truth and walk in the truth.

You must be honest with yourself, with others and before God; you must seek to do what needs to be done; you must give back to God your tithes and offerings honestly. You must honestly pay your debt; and must not allow your expenditure to outshoot your income. You must not live the life that is beyond your income and you must not take what belongs to others or what you are not given.

Making a daily choice to live in integrity is what God demanded from His servants. There must be no guile, crookedness and dishonest gain in your life. You must make a choice to keep your word and let your word be your bound.

I have a friend who is close to the President of his country. The President would often ask him what he wants, but he will say nothing. He maintained his integrity and the President highly respected him and made him his confidant. The President said he is not like other Pastors that will often pester him with requests for money and material things.

Integrity means you choose right over wrong and continually want to live an honest life, especially in financial matters (I Thess. 2:10; Heb. 13:18; I Thess. 4:12; 2 Cor. 4:2).

Financial honesty and integrity will not give room for the enemy to blaspheme God in your life and through your ministry. Sadly, the name of God has been and is still being blasphemed in our society today because of the numerous cases of dishonest living by many professed ministers of the gospel (Romans 2:23-24).

Dishonesty In Ministry

“And they came to Balaam, and said to him, Thus saith Balak the son of Zippor, Let nothing, I pray thee, hinder thee from coming unto me: For I will promote thee unto very great honour, and I will do whatsoever thou sayest unto me: come therefore, I pray thee, curse me this people. And Balaam answered and said unto the servants of Balak, If Balak would give me his house full of silver and gold, I cannot go beyond the word of the LORD my God, to do less or more.”

Numbers 22:16-18

“This he said, not that he cared for the poor; but because he was a thief, and had the bag, and bare what was put therein.”

John 12:6

“But a certain man named Ananias, with Sapphira his wife, sold a possession, And kept back part of the price, his wife also being privy to it, and brought a certain part, and laid it at the apostles’ feet. But Peter said, Ananias, why hath Satan filled thine heart to lie to the Holy Ghost, and to keep back part of the price

⁴ of the land? Whiles it remained, was it not thine own? and after it was sold, was it not in thine own power? why hast thou conceived this thing in thine heart? thou hast not lied unto men, but unto God. And Ananias hearing these words fell down, and gave up the ghost: and great fear came on all them that heard these things.”

Acts 5:1-5

The following examples and many more that would be mentioned show clearly that the tribe of dishonest, untruthful and ungodly people is increasing in the world and sadly in the church today.

Prophet Balaam, Ananias and Judas Iscariot are three ministers who were dishonest in ministry. They were not credible when it comes to money matters and they were severely judged by the Lord as a lesson for those who will follow their steps today.

A Senior Pastor in a large denominational church stole 12 Million Naira in the church and used it to build a personal house in his home town. Well, he was disciplined but he claimed it was the handiwork of the devil

A minister organized armed robbers to rob his church of the thanksgiving offering. It was when the robbers were apprehended that they fingered him as their leader and informant.

A minister who was sent with church money, took part of it and doctored the books. He had been doing it for more than six months until the Holy Spirit exposed him in a meeting.

A minister stole money from his Bank and bolted away to start a church. He is still doing church as if nothing has happened. Another one misappropriated his organization's money and started a church with it and lived in opulence. When the long arm of the law was catching up with him, he ran away to the U. S. and left the church. He came back years later wanting to restart the church again.

Too many stealing, fraud and misappropriation is going on in the church of today. In some cases, churches have had to invest in CCTV cameras to stem the tide. I once visited a popular church leader one Sunday afternoon in his church. After the service I was ushered into his big and expansive office. He welcomed me but his attention was on a Television set in his office. Upon enquiry, he told me it is the CCTV on his offering counting room. He had to monitor it so that it will stem the tide of stealing the offerings of the church by those counting it.

Principles Of Financial Integrity In Ministry

“But have renounced the hidden things of dishonesty, not walking in craftiness, nor handling the word of God deceitfully; but by manifestation of the truth commending ourselves to every man’s conscience in the sight of God.”

II Cor. 4:2

“Lying lips are abomination to the LORD: but they that deal truly are his delight...The lip of truth shall be established for ever: but a lying tongue is but for a moment.”

Prov. 12:22, 19

“That ye may be blameless and harmless, the sons of God, without rebuke, in the midst of a crooked and perverse nation, among whom ye shine as lights in the world”

Phil. 2:15

Alexander Pope said; “The honest man is the noblest work of God”. Honesty is the best policy is an old cliché among our people. It takes pure heart, graceful determination and open dealings to build financial integrity in life and ministry. There are many influence and opportunities for corruption in ministry, but you must rebuff them and be honest. Here are principles to follow:

1. Be sure of His calling and mandate over your life – Prov . 18:16

You must know Him intimately and have a transforming encounter with Him. If you truly know the Lord, He will remove the spirit of stealing and covetousness from you. Where God guides He provides. His calling will not leave you begging or turn you to a beggar.

Whatever God orders, He pays for. God’s work, done in God’s ways never lacks supply. When you sense His calling and mandate over your life, you

must trust Him enough to do His work through you. God demands that His ministers must be truthful and honest in all things. God doesn't need stolen money of any kind to do His work. That is the revelation of His word and dealings.

2. Determine to be truthful, honest and sincere in your finances

– Prov. 20:7

Don't cut-corners and don't take what belongs to others; in spite of your suffering or wants. Never allow yourself to be trapped into anything that is unethical, immoral or dishonest, no matter how inviting it seems. You can't be a dishonest person and still make a success of your life and ministry. Your sins will always find you out. Every lie you told will soon find you out. Truthfulness and honesty pays now and on the long run, though there might be initial discomfort by it.

3. Pray and plan to preach the gospel freely to others – I Cor. 9:18

Don't charge or place financial burden on people. We need money for ministry, but we must never do ministry for money. Let God be your supply. Don't charge for ministrations because God is the one that pays the wages of his minister. If you are truly His, He will take care of you. Using the platform of ministry to tell lie, falsify report, testimonies and prophetic gimmicks to raise monies from people will always be judged by the Lord, sooner or later.

4. Don't ever commercialize the ministry – John 2:13-16; Acts 8:18-20.

Don't charge and don't use money as the measuring yardstick for ministry success. Stop pursuing gains and business dealings in ministry. Don't be a 'money monger' such that you see everything in ministry as means of making money. Don't use people to fill your pocket. You must be able to explain and justify your source of income.

Overemphasis on money will drive good people away, except those who are gullible and they are the ones that will bring ruin to your life and ministry. Too many ministers operate 'ministry of finance' and become 'minister of fund raising' because they must end every sermon with people coming to

‘connect’ to the message with offering. This will destroy your integrity and godly people will move away gradually.

5. Understand the financial dealings of God in your life – Heb. 13:5-6

While God can supply by sending people to you, He can also ask you to collect from people and He may decide to bless you through your strategic tent-making. Discover which one He is using for you and work and pray accordingly. I have explained this concept very well in one of the chapters in this book.

For example, coming to this understanding has set me free from jealousy or envy of what God is doing in the lives and ministries of other ministers. I’m contented with what God is doing in my life and the way He has chosen to deal with me financially. He uses largely the tent-making method for me and I keep praying and working over that.

6. You must separate your personal money from ministry money

Stop lumping everything together. Separate what belongs to you, such as salary, emolument, royalties and appreciations. Stop personalizing God’s money like tithes and giving of people. You must get to a level whereby you keep proper record of the ministry money.

In actual fact, start it from the day one and let your financial policy be clear as to what belongs to the church and you. If you lend money to the church, it must be clearly stated in black and white and method of paying back must be clearly stated.

7. Don’t keep ministry/church money with you

Let there be a record of income and expenditure right from the first day. Open an account in a Bank and let it be lodged there. There should be a minimum of three signatories to the church account, for accountability. Jesus did not keep the money but nobody spends the money without His permission, except the one stolen by the Treasurer. In fact, He gives instructions as to how the money should be disbursed. You must follow that worthy example also.

8. Don't borrow money from members – II Tim. 2:6

Borrowing money from members has brought much shame to many ministers. Let God be your supply. Pray and wait in faith for God's supply. He is your employer, not your members. Rather prefer to die than to borrow money from your members. Be true, clear, honest and truthful in your dealings. Don't let anything destroy your testimony in the eyes and ears of the people.

9. Don't ever do business with members or inside the church

Many ministers have lost credibility simply because they become businessmen and enter into business venture with church members and used members for business. Forex sales; cooperatives, investment club in properties and wonder banks have gone sour and it has led to crisis of confidence with ministers, break aways, and assassinations.

Honest living demands that you must be above board and you cannot be above board if you do business with members. If you inflate the invoice, take a percentage cut and collect kickbacks even from church supplies and projects that were awarded to members, you have lost all shade of respect and integrity with God and with members.

10. Don't put your financial future in the hand of your church – Gen. 30:30

If you make the mistake of putting your financial future in the hand of your church or denomination, you will be roundly disappointed. Rather, take responsibility for your financial future and retirement and by careful planning, prayers, savings, investment in properties and focusing on your personal ministry.

To be truly truthful, you must provide for your own house. Pray and seek the face of God for financial wisdom that will not allow your financial future to be tied to whatever stipend or pension being given to you by your church. Too many ministers are bitter and cannot speak the truth anymore because they are tied down financially by their respective churches.

As you abide, imbibe and adopt these principles into your daily life and ministry, you will discover that all that truly matters is what we can do for the kingdom of God. The things we accumulate are not important: they are only tools for us to use in accomplishing God's work.

Ministers of God, go for integrity and honesty in all things. Model your financial style after that of our Lord Jesus, who was never accused of financial scandal. He was truthful and honest. He didn't make merchandise of the people. You too must follow the same lifestyle, because that is how to last in ministry.

Years ago, I chose my values in life and ministry. I chose to be truthful and honest in my financial life. I chose not to have money issue with anyone. I chose to be open and God has really helped me. Though God has helped me to start and lead Church Growth Ministry so far, I have separated my personal money from the money of the ministry more than 12 years now. And I have not been taking salary from Church Growth since 1999. God has been my supplier and I use the monies He gives to me to fund and support the ministry.

Why am I writing all these? To help you make a choice for integrity and honesty in ministry, because that is what God demands and I can assure you, it pays, now and in eternity.

CHAPTER C5

STEWARDSHIP OF MONEY

T

he story is told of a man who went to John Wesley to report that his house was on fire. “Mr. Wesley, your house has burned to the ground”, he said. Wesley replied; “No, the Lord’s house burned to the ground.

That means one less responsibility for me”. John Wesley understood the principle of stewardship.

We are privileged to be stewards of what God owns, and He owns all things. Nowhere is stewardship required more than in the area of wealth, money and possessions. Stewardship is the acceptance from God of personal responsibility for all of life and life’s affairs. The deep knowledge of stewardship will help you and I to live a godly life, knowing fully well that we shall give account of our life to the Lord one day (I Cor. 4:1).

Biblical Foundation

“The earth is the LORD’S, and the fulness thereof; the world, and they that dwell therein.”

Psalm 24:1

“So then every one of us shall give account of himself to God.”

Romans 14:12

The word steward in Greek is Oikonomon – meaning to distribute, dispense and manage something or resources on behalf of the other. A steward is someone entrusted with another’s wealth or property, and charged with the responsibility of managing it in the Owner’s best interest – not ours.

Nobody is in this world by accident or coincidence. It is the Creator who created everything that created us and gives or allows each of us to be stewards of His resources, gifts, talents and treasures. Nothing belongs to

us, that's why nobody takes anything away at death. Whatever you own on this side of heaven while you are here will surely be left here.

*** God owns everything** – Land, sea, man, heaven, gold, silver and earth by creation; (Psalm 24:1-2; Psalm 50:10; Exodus 19:5; I Chro. 29:11-14). There are abundant scriptural evidences that God owns everything here by creation. He brought the world out of nothing and created everything by Himself and for Himself.

*** God owns everything by Redemption** – I Pet. 1:18-19; I Cor. 6:19-20. Not only does God own everything by creation, He equally owns believers through redemption. We belong to Him by the redemptive blood of His only begotten Son. We became His inheritance and He owns us by purchasing us legally from the bondage of sin and Satan.

*** Christians are stewards of God** – I Pet. 4:10; Luke 19:13; Matt. 25:14-15.

Christians are stewards of whatever the Lord allows to come into their hands and care. Our talents, time and treasures do not belong to us, they are His, only released to us to profit for His glory and expansion of His kingdom here.

*** Stewards must be faithful and fruitful** – I Cor. 4:2; Matt. 25:14-30. Stewardship requires that you must faithfully use and keep the treasures that He allows to come into your possession. You must be fruitful with them and not waste them on aggrandizement and riotous living.

*** Stewards will give account of their stewardship** – Rom. 14:12; II Cor. 5:10; Luke 12:42-48; I Pet. 4:4.

Every steward will give account of his or her stewardship. Responsibility leads to accountability. You will either stand before the Bema seat of judgment or the White throne judgment to give account of your stewardship. Nobody will answer for you. A day of accountability is coming when you will have to give answers for God's resources in your care. I sincerely hope you will not be found wanting on that day.

As managers of God's resources, we become His stewards. We are only caretakers of God's property and must therefore be faithful and fruitful

stewards of what He has graciously allowed to be entrusted to our care. The steward's life is to please and obey the Master's instructions. A wise steward will use what has been entrusted to him for God's glory and building of His kingdom.

You cannot live a selfish, self-centered life and be worldly, carnal and ungodly in your choices of using God's deposit in your life and still hope that He will commend you, accept you and pat you at the back on the judgment day. The opportunity given to you by God will lead to responsibility and that will in turn lead to accountability here and hereafter.

Silver and Gold is mine

(Haggai 2:8; Pro. 28:20;
Ezekiel 16:17; Eccl. 5:10)

In a sense, every penny, dime and money in the world belongs to the Lord. He owns everything. He gives ideas and strategies to men and women to make clean money. He blesses the work of your hands and allows money to come to you (Deut. 8:18). Whenever God allows money to come into your hand, He had a purpose in mind. The opportunity He gives to you to make money will always lead to accountability.

* All said and done, God allows money and riches to flow to people (Psalm 73:12). Even if you are an unbeliever, God allows money to flow into your hand. Ultimately, He makes things possible for you, not by your wisdom or know-how. He is the one that allows the possibility.

* However, you must never allow money to displace God in your heart (Matt. 6:21). Don't ever allow the spirit of mammon to drive away your God from you.

* You must never be too strongly and emotionally attached to money. You must see money as a servant, not your master in life.

* You must never use God's money for your selfish ends only. While money is given to you by the Lord to basically take care of your needs, you must also use it to bless and support others.

* You must use it to bring glory to Him and expand His kingdom. Your greatest investment must be in His kingdom, because that is what will yield eternal dividends.

* You must be faithful and fruitful in handling His money. You must prove to the Lord that you are capable of handling money in a matured and godly way to the glory of His name.

* If you are not a good steward of God's money, you have failed abysmally. Nowhere must you first prove your stewardship than in the area of money. If you fail here, then no earthly computer can compute your failure.

* Wasting God's money on worldly goods and extravagant living will bring judgment. The misuse of His money on perishable, ephemeral and things of this world will bring swift judgment.

Billy Graham said; "If a person gets his attitude toward money straight, it will help straighten out almost every other area of his life".

Your spiritual maturity in the things of the Lord will first and continues to be proved by your attitude to money and monetary matters. Until you consciously know that God is the true owner of the silver and gold of this world and live in that reality, you are not yet ready to see the fullness of God's power in your life and work.

Unstewardship Practices In Life and Ministry Today

"An instructor of the foolish, a teacher of babes, which hast the form of knowledge and of the truth in the law. Thou therefore which teachest another, teachest thou not thyself? thou that preachest a man should not steal, dost thou steal? Thou that sayest a man should not commit adultery, dost thou commit adultery? thou that abhorrest idols, dost thou commit sacrilege? Thou that makest thy boast of the law, through breaking the law dishonourest thou God? For the name of God is blasphemed among the Gentiles through you, as it is written."

Romans 2:20-24

Quite sad today that lots of professing Christians and ministers have either forgotten the teaching of stewardship or just chose to live anyhow. Today, we see lots of unstewardship practices among church leaders and Christians. Check out the followings:

*** Refusal to pay tithes of their regular income:**

In spite of the clear teachings of the scripture, some professing Christians still argue the issue of regular tithe paying. They conjure up lots of human arguments not to pay. Well, God's word is clear and Jesus emphasized it and not obeying it leads to loss of blessings and cankerworm in their finances. It is estimated that one out of every five Christians doesn't pay tithes. This is unstewardship.

*** Giving little to support kingdom expansion and godly causes:**

The work of the Lord is grossly suffering in many places today because the rich and wealthy Christians would rather spend their monies on luxury goods than supporting missionary enterprise in many places. Once their own ministry is okay financially, they care not if the kingdom is lacking here or there.

*** Gathering worldly things and holding tenaciously to them:** Christians and preachers of today are worldly and worldly minded more than any other time in history. Today, technology and scientific inventions keep coming up with luxury, automobiles, crafts, yatch and goods that keep people dissatisfied with old model.

Many have been using the money that God allowed to come to them to keep buying these items when majority of the people around them cannot make ends meet. One preacher said, 'God has blessed me and I must show it'. Well, he forgot that God's blessing in our lives and ministries are not meant to be hoarded and used as show-off, but to help, assist and uplift others.

*** Living in opulence and extravagance out of God's money:** Our Lord Jesus lived simply and if we truly belong to Him, we will catch His spirit and live moderately. Opulence and luxury items and eyepopping properties are unstewardship practices that have gained ground in ministry and are still winning converts.

*** Failure to separate between personal and ministry monies is still winning converts:**

When you are the lord of the manor and doctor the church account books to suit your avaricious appetites, you are proving that you are not a good steward of God's monies.

*** Stealing your tithes, offerings and seeds from God – Malachi 3:10-12:**

When you steal or borrow your tithes and offerings, you are showing that money is your master. God demands for our tithes and deserves our offerings. But when you fail to pay them regularly, you are stealing from Him.

*** Wasting God's money on things that have no eternal values:** When you only spend money on things that will never add value to the spiritual and eternal life of people, then you are not a good steward of His resources.

*** Greedy and discontented lifestyle that wants more and more:**

When you pile up goods, worldly treasures and keep your investments in material properties high, compared to investing in people and kingdom purposes, then you are proving yourself to be a wicked and unworthy steward.

*** Paying lip service to supporting widows, orphans and the poor – James 1:27.**

Neglecting the widows, orphaned children and the downtrodden are unstewardship practices. Don't behave as if they are pests and just satisfying your conscience by giving leftovers or stipends to them once in a while, that will be unstewardship of you.

*** Keeping too much for yourself and spending only fraction on the needy:**

Yes, lots of rich Christians only donate very small fractions to the needy and poor, and they do that with lots of media attention and fanfare. Well, that is proving that you are a poor steward.

*** Selfishly holding on to our wealth while the word of God is suffering.**

Big and bulging Bank accounts reserved for our fantasies and fastidious appetites while the word and work of God is suffering here and there are a

true measurement of our heart. It's a proof that though we professed to belong to Him, yet we are not good stewards of the resources He made us the caretakers.

The book of Haggai 1:2-11 is a classic case of people that selfishly keep their resources for themselves and refuse to be faithful stewards. God warned them and then passed His fiery judgments on them. The circumstance is not too different today. While Christians are still being persecuted, killed and maimed for the gospel, so many of us still enjoy our luxuries and fail to send relief to the brethren.

How To Be Good Steward Of God's Money

“So then every one of us shall give account of himself to God.”

Romans 14:12

“As every man hath received the gift, even so minister the same one to another, as good stewards of the manifold grace of God.”

I Pet. 4:10

As a good manager and caretaker of God's wealth, you must understand that He is going to demand for accountability. Keeping God's money is temporary because He will soon demand the account of our stewardship (Luke 16:1-2). That is a theme that runs through the scriptures. Whether we like it or not, we shall and must give account of our stewardship to God. Whether we accept or rebuff this truth of the scripture or not doesn't matter. Stewardship will lead to accountability, here and hereafter; irrespective of what any minister preaches, we own nothing hence.

1. Acknowledge that you are a steward of God's money – II Cor. 8:5

What He gives to you are loans which must be judiciously used. Let this truth

and fact of life and scripture sink deep down into your heart and life, God loans you the time, talents and treasures you have. They don't ultimately belong to you and He will surely ask you to give account to the minutest detail

of how you make, manage and dispense them while you are here. Serious matter!

2. Accept yourself as God's bank, God's pocket

Whatever He deposits in you, He must be able to withdraw whenever He likes. If God finds you faithful, He will deposit in you and keep much with you to dispense and help Him distribute to others. When He makes you His pocket and Bank, He expects you to be available for His withdrawals. Whenever His Spirit nudges you to give and support the needy, you must promptly obey without delay.

3. Be accountable in your dealings

A good steward must live accountable lives. You must judiciously use your time, talents and treasures to honour His name and expand His reign into many hearts and places.

a. Be accountable to God – Seek His leading in spending money. Get His permission as to who, where and when to spend His money in your care. As a good manager, His instructions to spend are all that matter. Of course, you can't meet every need and answer every call, so get His green light as to where to spend His monies.

b. Be accountable to church – Be open and transparent. Show integrity and transparency in handling ministry money. Don't soil your hand with stealing, misappropriation and falsification of church monies. Keep yourself free from mismanaging and misusing God's resources. Be open and transparent.

c. Be accountable to mentors – Be truthful about your source of income and spending. Let your mentor or father in the Lord know your source of income. Be someone that can be vouched for and defended. Stay away from living beyond your means. Don't take advantage of your people by becoming a pest and beggar. Maintain the dignity of a minister of the gospel.

4. Run away from covetous and discontented living – Luke 21:34-35

Be contented with what God has given you. Don't worship money and material things. Be contented with what God has given to you and be generous with it. Don't allow the spirit of the world to get hold of your heart.

Don't let your heart be filled with the cares of this life. The craze to get

more,
possess more and have more must be rejected in your life.

5. Run away from blood and stolen money – Matt. 27:1-10 Don't take it, don't spend it nor be partaker of stolen or blood money in your life and ministry. Surely, it's not every money that is clean and godly. Blood money abounds in so called churches and ministers today. They take money from bloody Politicians, robbers, wicked people and thieves and they say they will use the blood of Jesus to sanctify the money. It has brought ruin to once thriving ministries and ministers. Stop taking money from people you never know their source of income. Stop spending monies that lead to pattern of evil in your church.

6. Don't ever let money be your root in life – I Tim. 6:17

Money gives us false sense of security, comfort, approval and power. The more money you have, the more things you can buy, which allows the idolatry to take hold of your heart. Your heart turns from Christ to the things of this world when your roots are in money. Let your trust and root ever be in Christ. Your confidence must not be in your account balance but in Christ. If your root is in money stashed away, you will soon be rooted out, because money is always fleeting and uncertain.

7. Become a generous giver – Prov. 11:24-26; I Tim. 6:17-19 No matter how small or big your financial blessings are, you must learn to give generously. You must grow in your giving. You must give sacrificially. You must give to fruitful grounds. Cultivate a generous and giving heart. Each giving you do lessens the hold of money over your heart. Each giving you do helps you to be free from the grip of covetousness.

Your giving will determine your further blessings; your giving will increase your capacity to receive more; your giving will determine your position in heaven; your giving will save you from the demon of greed and avarice; your giving will break curse over your life and ministry; your giving will break curse over your children; your giving will break the stronghold of money over your heart; your giving will open the doors of giving back to you; your giving will rebuke devourers in your life and work; your giving will secure your future in ministry; your giving will close the door of lack

and struggling; your giving will make you eat the fruits of your labour; your giving will truly measure your income; your giving will bring favour across your way and your giving will attract mercy to your children.

Therefore, give freely as you have received. Give as unto the Lord, not man. And give as long as God keeps giving to you. You cannot take money with you to heaven, but you can send it ahead through your giving to kingdom work, widows, fatherless, poor, needy and brethren.

If you hoard money and fail to give it away while you are alive, they will still be frittered away after you are gone. Why don't you give it to worthwhile causes while you still can? As Christians, it's high time we rise up to become true and good stewards of our time, talents and treasures.

CHAPTER C6

HOW JESUS ATTRACTED MONEY TO HIS MINISTRY

I

It is fitting to look at how Jesus attracted money to His earthly ministry. He had 12 and 70 disciples to feed, clothe and cater for. His treasurer was a thief, yet His ministry did not suffer for lack of money. We can learn valuable

lessons from Him and apply to our ministry also. Jesus never pursued money, rather He attracted it and we shall do well to follow the same principle.

“And he said unto them, Take nothing for your journey, neither staves, nor scrip neither bread, neither money, neither have two coats apiece. And whatsoever house ye enter into there abide and there depart”.

-Luke 9:3-4.

“And he said unto them, when I sent you without purse and scrip and shoes, lacked ye anything? And they said nothing”

-Luke 22:35.

The above passages of the scripture are evidential credit to the fact that Jesus attracted money to His ministry divinely so well that when He was to leave His disciples He asked them; ‘when I sent you without purse and scrip do you lack anything?’ To this question the disciples responded; ‘we lacked nothing’. The question is how did He do it that the ministry lacked nothing? What are the qualities He possessed that attracted sufficient money for the needs of His ministry?

1. Jesus Had A Divine Purpose

A divine purpose will always attract divine provision. Godly vision doesn't suffer from heavenly provision. Heavenly vision cannot be subjected to earthly economic breakdown. Heavenly consignment is for those who have received heavenly assignment (Luke 4:18-20). Being purposeful about your purpose cannot but attract money and supporters.

People give to those who possess compelling vision and purpose. The money that people will not give to you will be given to your vision. If your purpose is small, you receive small support and if it's big, it will receive equally large support from those who share your purpose.

A certain man came to church with One Million Dollars. He kept the money in the boot of his car. After the service, he walked up to the Pastor and asked, sir, if you are given 1 Million Dollars now, what will you do with it? The Pastor looked up and down and answered, 'I will repair the women's toilet'. The man went to his car and gave hundred Dollars and went and gave the rest to a ministry that has the vision of reaching the world for Christ.

2. Jesus Conquered the Demon of Mammon and All His Cohorts – Greed, selfishness, and stinginess – Matthew 4:1-11.

All the three temptations of Jesus by Satan clearly manifested the operation of mammon. "Turn stone to bread so that you have to eat and make money". "Get money by magic in the name of God". "Jump down from the temple to prove to the world what you carry". "Bow for me and I will give you the riches of the world". Jesus gallantly overcame all these temptations.

God will always provide for those who have overcome the temptation of money that are manifested as greed, stinginess, selfishness, accumulation, stealing and embezzlement. Until you are free from the wrong attitude of money, you are in danger of being destroyed by money. Jesus was free and you too can be free from the spirit of mammon. We must overcome the pull and pressure to cut-corners or join the bandwagon of doing ministry for money. The lust for money, which the Bible calls the root of all evil, must be rooted out of your heart and life.

3. Jesus Had A Right Motive For Being In The Ministry

When the motive is wrong, the man, his method, means and money will be wrong. Jesus' primary motive was to do the will of God. Your motive must be to glorify God, become what He wants you to become and fulfill His destiny in your life. He had no personal ambition, nor the desire to be popular and famous. His motive for ministry was right. Your secret motive of being in ministry must be sanctified by the Lord before you can attract true money and riches. Your right motive will save you from the pressure to perform and cut corners.

4. Jesus Was Meeting The Needs of God's People

Provision does not precede purpose for people. It is people first before the provision comes. Jesus went around meeting the needs of God's people and the provisions to meet their needs were available to Him. Meeting needs, solving problems and providing solutions will always attract money.

Zig Ziglar said; "If you meet the needs of enough people, your own needs will be met". Money has always gravitate towards those who provide solutions and solve problems. Your ministry must provide solutions and solve the physical, material, spiritual and family needs of people, if you want to attract money in considerable quantity.

5. Jesus Recognized God As The Owner of All Things – Luke 10:22.

He was divinely connected to the El-Shaddai; the All Sufficient God. He knew He cannot lack supply as long as He is doing the will and work of His father. God's supply is always available to those who know Him intimately and who are fulfilling His purpose for their lives. All things are yours if you belong to Him and are at the center of His purpose and work (I Cor. 3:21-23). Your trust should be in God, not in man or men because He is the Owner of everything and He gives them to His own.

6. Jesus Built A Personal Financial Integrity–

There were so many evidences that the money of His ministry was never mismanaged. He had a Treasurer and an Accountant. He was never involved in personally keeping the money of the ministry. Therefore, there were no suspicion and accusation of Him mismanaging the money of the

ministry. He had personal financial integrity. Every minister must emulate our Lord Jesus today. The ministry money must not be in our personal account or only the leaders have access to it. Such actions breed suspicion and distrust. The more integrity you build and display, the more people will trust you with their monies.

7. Jesus' Personality Attracted The Rich, Financial Supporters And Givers

Joseph Arimathea, Matthew the Tax Collector, Nicodemus and host of women like Mary, Martha etc, were among His financial supporters and partners. His uncommon messages, revolutionary lifestyle and refreshing ways of doing things drew people to Him, especially the rich and wealthy. Yet, He never became the slaves of their monies. Rather, he preached the hard truth to them and sought for the salvation of their souls, not their monies. How Christ-like are we with the rich and wealthy people that come to our churches and ministries today. Do we still preach the whole truth or water it down for their monies?

8. Jesus' Ministry Attracted Multitude of People – Matthew 15:29-31

In marketing, the size of the customers determine the size of the income and the size of the profit. Yet, Jesus never took advantage of the multitudes of the people. He never took offerings from them in His crusades, nor charged them for ministrations. He only welcomed those who see the need to give to support the work out of their own volitions. Today, preachers have abandoned this time tested principle of Jesus – they now see crowds as opportunity to make as much money as possible by collecting different kinds of offerings and demanding for big honorariums.

9. Jesus' Power Ministry Attracted Money To Him

His healing and miracles must have attracted money to Him. Some of the people that got their healings and miracles must have been encouraged to give to His ministry. Yes, those who were healed, like the woman with the issue of blood would doubtlessly later supported His ministry financially.

However, we never read that He placed a demand on them. And because He never placed a financial burden on anyone, they willingly gave to His ministry because they want to obey His teachings to give. That is the example we must copy and emulate in our lives and ministry, if we are truly doing His work.

10. Jesus Was Diligent In God's Business

He said;

“I must work the works of him that sent me, while it is the day: the night comes when no man can work” John 9:4.

“The hand of the diligent maketh rich” Proverbs 21:5.

Jesus was not lazy, indolent nor slothful in the ministry. He laboured in the word, prayer, teaching and ministering to the people. He was up early, all night and late in the work. He constantly traveled far and wide to reach other places. And His labour was not in vain. You cannot be spiritually lazy and expect God to bless and prosper you.

11. Jesus Was Financially Discipline

He never displayed freedom extravaganza which could bring many to financial captivity. He showed a high sense of financial discipline when He commanded that nothing must be wasted (John 6:12). He was prudent, frugal and judiciously use all available resources. It is when you are managing the little well that God can give you much. Wasting God's resources on nonessentials and extravagant expenses will always meet with His frown.

12. Jesus Was A Good Manager of Money

From all His teaching about money, it is clear that Jesus was a good manager of money (Matthew 24:14-30). He managed the money well and administered them properly. Nobody under His ministry was left uncatered for. Nobody complained of being cheated or shortchanged. How we ought to follow this worthy example of our Lord today regarding the management and administration of money in our churches. We must change those administrative methods that lead to injustices, lack of care and murmurings among the people.

13. Jesus Was Very Generous

Everywhere He went He was doing good. “How God anointed Jesus of Nazareth who went about doing goods...” (Acts 10:38). He did good in giving to widows, downtrodden and needy people. He catered for those who are working with him and meet the needs of those who came to His meetings. Leaders must emulate the generosity of our Lord Jesus. You must be generous to those working with you and for you. You must take care of their needs as much as God allows you and extend your act of generosity to those near and far. Others must feel the impact of your generous spirit in their pockets, homes and careers.

14. Jesus Included Financial Provision In His Prayer Programme

In response to His disciples’ request on ‘teach us to pray’. Jesus included prayer for provision which proved that it was His practice. “Give us this day our daily bread” (Matthew 6:11). All those who worked under Jesus never went hungry. He fed the poor, needy and His disciples. You will always attract money when you cater for those under you and with you. Their prayers of gratitude and appreciation will keep your heaven perpetually open for more rain of blessings.

15. Jesus Obtained Uncommon Financial Favour “And Jesus increased in wisdom and stature, and in favour with God and man.”

Luke 2:52.

God’s favour is upon those whom He sent and who obeys Him. His favour will open doors of support, help, assistance and attainment for you. You can always attract much more money through His favour. When God favours you, uncommon doors will open for you here and there (Psalm 40:3).

His favour is tied to you living for Him, hating iniquity and loving righteousness (Hebrew 1:9). The oil of favour will always flow from the Lord upon you and the works of your hands when you hate iniquity in your life and live righteous lives. He will promote you above your fellows and beyond your imaginations.

CHAPTER C7

THE MAN PEOPLE WILL GIVE MONEY AND GIFTS

I

In the city and area where Rick Warren had his church in United States, a law was made that he must build a bridge across the way because of the crowd of people that come to the weekend services. He in turn made an

appeal to the people and someone in the congregation gave the sum of 2 Million Dollars for the project. He was honest with the details and because the people saw him as a man they can trust.

It is a veritable fact that people don't just give, they give to a man that's worthy of receiving their money. People don't give to an institution but rather they give to the man at the helm of affair of the institution who they can trust.

To receive money and material gifts from people we must deliberately, consciously, constantly and consistently make ourselves the kinds of men that people will be willing to give to. Jesus was that kind of man. His charisma and character as a man that people will willingly give to is the reason why many people still give to the church today. Every servant of God should attract money, but sadly, not all servants of God attract enough money in ministry.

Scriptural Foundation

"Then Jesus six days before the passover came to

Bethany, where Lazarus was which had been dead, whom he raised from the dead. There they made him a supper; and Martha served: but Lazarus was one of them that sat at the table with him. Then took Mary a pound of ointment of spikenard, very costly, and anointed the feet of Jesus, and wiped his feet with her hair: and the house was filled

with the odour of the ointment. Then saith one of his disciples, Judas Iscariot, Simon's son, which should betray him, Why was not this ointment sold for three hundred pence, and given to the poor?"

John 12:1-5

"And he said unto them, When I sent you without purse, and scrip, and shoes, lacked ye any thing? And they said, Nothing. Then said he unto them, But now, he that hath a purse, let him take it, and likewise his scrip: and he that hath no sword, let him sell his garment, and buy one."

Luke 22:35-36

God is lamenting and regretting over many leaders today, just as He did over King Saul, because He had allowed them to be in charge of His treasures but they have mismanaged and misused them for their selfish ends rather than the purposes he had in mind.

Why The Man?

The man or woman that will receive people's money in large volume must be spiritually matured and balanced in his or her attitudes towards money. He must see money from scriptural perspectives and practice good stewardship. He must handle it carefully, judiciously, wisely and as a means to an end, not the end in itself.

People don't just give; they look for the right man to give. People don't give to an institution; they give to the man at the helm of the leadership of the institution that they believe in. The kind of man you are greatly determines the kind of money and material gifts you will receive.

God will only move the heart of men to give to the right kind of man who has shown and demonstrated capacity to handle money well. Giving is living and the life of the man will be the life-wire of his gifts. Becoming a man that people will be willing to give to is not automatic. It takes deliberate effort on the part of the man. Becoming the right man that

receives money takes a process. A long life process of personal development and your money attitudes must be godly and Christ-like.

The quality of the man is the quality of his gifts. People don't give today with their two eyes closed; they give with one eye opened to watch the man that receives their gifts. The fact that you are a preacher is not enough reason for an automatic authority to attract money from people. Lots of preachers operate with the "TAKER MENTALITY" – believing that they are there to be taken care of and receive the monies of people. Well, if you are not displaying the right qualities, you will never receive peoples monies in large and continuous basis.

What Kind Of Man?

1. **The man with vision from God:** Vision from God will make God to move the hearts of men to give their provision for the actualization of the vision. Nehemiah had a vision from God to rebuild the broken wall of Jerusalem. His vision received divine attention. And divine wall of Jerusalem. His vision received divine attention. And divine 73. Vision magnetizes money.

2. **A man of long time integrity:** It is a fact that men of long time integrity are very scarce. When people find one, they commit themselves and their substances to such. Samuel was a man of long time integrity. He was able to challenge the people he led, "Whose sheep have I stolen?" (Psalm 78:72). Skillfulness in ministry must be backed up with integrity for one to attract givers.

3. **A man that offer services to people:** A man with a product to sell. There can be no product that is worthy of being sold like the gospel, when it is preached in the right frame of mind and with godly motives. Do you have a gospel message on books, tapes etc. as gospel products?

4. **A man of accurate administration:** No one likes to give to a man who is not accountable. Good financial record keeping and openness opens the door of giving. When ambiguity replaces accountability, it drives away givers.

5. **A man operating in the power of the Holy Spirit:** Supernatural dimension to ministry attracts giving to the minister. When people are healed, delivered and prospered, they in appreciation bring their substances for the promotion of the work of God.

6. **A man with inspiring leadership:** Inspiring leadership attracts givers and giving. Once people can be proud of their leaders, they can go the extra mile to give their money. The capacity to lead and nurture people well is very crucial.

7. **A man free from selfishness:** The spirit of ‘me-ism’ is always in opposition to the spirit of ‘we-ism’. The man that wants to attract ‘weism’ in giving must be delivered from the spirit of ‘me-ism’.

8. **A giving man:** “Whatsoever a man sow, he will reap” (Galatians 6:7). It is only a generous man that will attract generosity. Stinginess will only give birth to poverty and penury. Giving is living. When you stop giving you start dying. Don’t only be a taker but be a giver.

9. **A man that is a fruitful ground:** People will only look for a fruitful ground to sow. No one loves to sow on a barren land. The man that people will continually give to must be a man that people have discovered by experiences and testimonies that whenever they give to him they reap back in 60, 80 and 100 folds. Anything contrary to this will drive givers away.

10. **A man of supernatural grace:** Grace makes the race. There is a special grace that makes men to give to you and your ministry.

CHAPTER C8

HOW JESUS ATTRACTED AND TREATED FINANCIAL SUPPORTERS

I

used to travel with a minister many years back. We went to conferences and seminars both at home and abroad together. He sometimes flies alone but at other times with his wife. His itinerary was

very busy. After watching him for years, I decided to ask questions concerning his ministry and finances. I booked an appointment and drove down to his house. The question on my mind is how does he get the money to travel to many places and doing lots of things in ministry that were practically impossible to me then. He answered frankly that God sent him a financial partner in ministry who said God told him to feed him till he will die. It is this financial support that is responsible for all his travels, houses, children's education and living.

One of the cries of many ministers and ministries today is “we are not having financial supporters and helpers. Jesus’ financial supporters were superlative. A ministry of three and half years had many financial supporters. Too many ministers that are crying for lack of financial supporters in ministry must learn from this story and also follow the example of our Lord. You can never successfully do ministry with tithes and offerings alone. You will need financial partners and supporters in ministry. That is the model of our Lord Jesus.

Jesus Financial Supporters

1. Nicodemus - A Pharisee:

Church history had it that after the death of Jesus, His body was given to Joseph of Arimathaea and that Nicodemus brought about 100 pounds of

spices: a mixture of myrrh and aloe to prepare the body for burial according to the Jewish custom. (John 3:1-5). He was one of the secret followers of Jesus and he contributed immensely to his burial. He loved the truth that Jesus preached and lived and came to Him secretly asking questions.

2. Joseph of Arimathaea:

He was one of the financial pillars in the ministry of Jesus. He was very noble and recognized by the Jewish government and religious leaders. His connection to powers that be made him to ask for the body of Jesus and it was released unto him. He fulfilled prophecy and gave up his own sepulcher to bury Jesus.

3. Jairus:

He was one of the leaders of the Synagogue in Capernaum. After the miracle of bringing his only daughter back to life, church history says he became one of the followers of Jesus and supported His ministry with means and materials also.

4. Matthew:

He was formerly a Tax Collector who had become rich through financial fraudulence but did restitution – He was also referred to as Levi (Mark 2:14; Matthew 10:3; Luke 6:15).

5. Mary the Sister of Lazarus:

“Then Jesus six days before the passover came to Bethany, where Lazarus was which had been dead, whom he raised from the dead. There they made him a supper; and Martha served: but Lazarus was one of them that sat at the table with him. Then took Mary a pound of ointment of spikenard, very costly, and anointed the feet of Jesus, and wiped his feet with her hair: and the house was filled with the odour of the ointment.”

John 12:1-3.

6. Mary Magdalene and Other Women; Luke 8:2-3

After Jesus had ministered unto these women and delivered them from the grip of demonic possession, they in turn supported His ministry out of their substances. They released what was in their cares, once the King of glory had touched their hearts and lives.

How Did He Attract And Treat Them?

For our edification and learning, it is worthy to note how Jesus attracted and treated those who supported and backed up His ministry financially. It is noteworthy to observe that He never begged or go cap in hand to be sponsored but allowed God to do it for him. Check these:

1. God's Concern Was His Concern:

Jesus was more concerned about what concerned God most, their spiritual wealth. For Nicodemus he did not give him divine approval because of his status and wealth in the society, but he gave him the necessary conditions for going to heaven which are Regeneration (John 3:1-3), Sanctification by the word (John 3:5) and Baptism of the Holy Spirit (John 3:5).

It is also the same thing with the rich young ruler who after claiming to be observing all the law, Jesus went ahead to tell him to sell all that he had and give to the poor for heavenly wealth.

“When God's concern for the kingdom becomes your primary concern, kingdom wealth will authentically be added”

Matthew 6:33.

It is sinful, unChristlike and ungodly to beg, plead and weep for sponsors to support your ministry. It is against the spirit of Christ to muddle up the message in order to attract partners and water down the truth in order not to offend them so that they will not withdraw their support.

2. Jesus Never Built His Ministry “On” The Rich But Built It “With” Them:

Research has proved that many rich people in our society are losing zeal for the church because of the nasty experiences they had with some churches in the time past. Once the church knows they are rich, they build the ministry on them. Every financial responsibility bounces back on them. This was never Jesus' style. He welcomed the rich but never built the ministry on them. In fact His immediate twelve disciples were not among the affluent of the societies of that time. When He needed to pay tax for Himself and His disciples He did not send Peter to any of the rich but depended on supernatural manifestation.

Building the 'church' on the rich is the abnormal that we have normalized today – the more reason many have lost their voice and their God. The rich don't respect pastors that crawl at their feet for money. They only respect those who are bold, speaking the truth and living uprightly.

A large denominational church came to crisis many years back because the rich among them seized power and began to dictate what happens. The rich have pastors at their beck and call and dole out stipends to them every now and then. What a shame!

3. Jesus Discipled The Rich That Came To Him:

Matthew was a classic example. He came as a Tax Collector; but eventually got transformed to be one of the disciples of Jesus. He eventually wrote the gospel according to Matthew. The spiritual condition of the rich and mighty that God sends to us is more important than the money they will donate. We must cater for their soul, first and foremost.

A rich person left a church and went to another church. After several months the pastor of the former church met him and ask why he left. He replied, "Pastor I now know that you are only after my money because you never told me the truth I know now!".

4. Jesus Emphatically Told The Rich That Came To Him About Their Basic/Real Needs Not Only Their Felt Needs:

He told Nicodemus that he must be born again. That probably was not what he wanted to hear but it is what he needed to hear. He told the rich young

ruler the hard truth he needed to hear also. He did not mince words about their spiritual condition. He made it point clear that they cannot buy him with their wealth and worth. Of course, some went away sorrowful, but others stayed too.

5. Jesus Treated The Rich And The Poor That Came To Him Fairly:

He was not partial in His treatment of people because of their monetary or financial status. He did not give preferential treatment to them; quite unlike we are doing in the churches of today. He was never partial. He made everyone to be equal in His presence. I hope we can imbibe this and stop giving positions, titles, and special seats to money-bags in our churches today.

6. Jesus Did Not Condemn The Rich That Came To Him:

He rather corrected the evil lifestyles of people that came to him. He made them to retribute their ill-gotten wealth and propound that they must live godly lives that befit those that want to be in His kingdom at the end.

7. Jesus Taught And Nurtured Those Who Supported Him

He taught on practical principles of financial prosperity in Matthew 25:14-30. And He attracted the rich. He taught on the principles of the kingdom and visited them. He prayed for them and built them up in things of eternal value. He did not take their monies and leave them to perish. He was available to them and make sure they did not perish.

8. Jesus Prayed And Cared For His Financial Supporters:

There are no doubts as to the fact that Jesus prayed for His financial partners and supporters. In His teaching about prayer, He taught us to ask;

“Then Jesus six days before the passover came to Bethany, where Lazarus was which had been dead, whom he raised from the dead. There they made him a supper; and Martha served: but Lazarus was one of them that sat at the table with him. Then took Mary a pound of ointment of spikenard, very costly, and anointed the feet of Jesus, and

wiped his feet with her hair: and the house was filled with the odour of the ointment.”

John 12:1-3

He blessed a woman, appreciated her sacrifice and promised her an eternal reward. We must also be appreciative of those that support our ministries, either with small or large sums of money.

Financial supporters or partners are surely needed by every ministry and minister today. There is little you can do in life and ministry without adequate financial support. I have seen lots of ministers and their ministries crawling instead of flying due to lack of financial support.

It is important for every minister to learn to pray for financial supporters and partners. You must offer prayers that attract them and prayers that protect them. You must therefore pray and pray through until God touches people's heart to support and partner with you in your God-given vision. You must break the negative 'anointing of doing it alone' over your life through intensive prayers.

As Joshua in the battle field of life and ministry, you need Aaron, Moses and Hur that will lift up your hand financially and prayerfully. If not, your hand alone will be heavy and overwhelmed (Exodus 17).

A minister took this prayer and insight very seriously and went into long period of fasting and prayers. The Lord met with him and on the 9th day, he met someone in the stairs who greeted him warmly and took his phone number. This young man later called him the following day asking for his account details, which he reluctantly gave. Few hours later a hearty amount was deposited into his account by that young brother.

Ask the Lord for partners and financial backers (Psalm 2:8). Your partners may be small givers today and poor people who you will invest in spiritually for future blossoming. Your partners are those whom you are ministering to today, though poor and sinful, yet, your investment of prayers, true word of God and nurturing in them will turn them to giants that will support your ministry tomorrow.

CHAPTER C9

FREEDOM FROM DEBTS

“

The rich ruleth over the poor, and the borrower is servant to the lender.”

Proverb 22:7

Debt has become a global phenomenon today. Since the economic meltdown of 2008, lots of Nations, companies and even rich people are grappling with one debt or the other. In Nigeria, the Government of President Olusegun Obasanjo was able to pay the long standing debts of Nigeria, but subsequent governments have started borrowing and piling up the debt burden again on the Nation.

The story in the church is not quite different. It was in the news not too long ago that the once vibrant ministry of Robert Schuller filed for bankruptcy and the church building had to be sold to pay off the creditors.

A lot of churches in Lagos had rough deals and times with Bank officials during the banking crisis few years ago. The Bank officials had to stand guard to collect the Sunday offerings so as to offset the loans and debts of the churches to the Banks.

All these go to show that debt is a serious issue which every right thinking minister must avoid like a plague. Part of our financial freedom is to be totally out of debt. Many people live in debt and by debt today. I was startled recently after a seminar to discover that majority of ministers that responded to our prayer requests were in debt. They all wanted to be free from one huge debt or the other. In actual fact, it is this realization that made me to include this chapter in this book.

The scripture is against debt and living in and by debt.

“Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law”.

Romans 13:8

“Now there cried a certain woman of the wives of the sons of the prophets unto Elisha, saying, Thy servant my husband is dead; and thou knowest that thy servant did fear the LORD: and the creditor is come to take unto him my two sons to be bondmen”.

2 Kings 4:1

It is easier to get into debt than to get out of it.

Debt Defined

While financial freedom is your ability to meet your basic human needs based on your continual earning, financial independence is a state whereby you have your needs met and others with you, even though you are no longer working. The work you have done gives you enough dividends for your future security. Both are states of freedom from the albatross of debt, which is hanging on the neck of so many people, both in the church and society today.

Debt is borrowing to live; having more responsibility than your income; living beyond your means and depending on others to eat, for shelter and clothing. As an acronym it may mean; Desiring Enjoyment Before Time or Desperate Enjoyment Brings Troubles. Yes, lots of people build up debt profile simply because they have a high taste for what they do not have the money to purchase.

There can be money debt – owing sums of money to an individual or organization(s). There can also be material debt – an obligation to somebody for help or kindness. Either way, debts pile up on people's shoulders if adequate care is not taken.

Well, according to Economists, there are good debts and bad debts. Good debts are money borrowed that has the capacity of bringing dividends and becoming assets as time goes by. Good debts are monies you borrow to finance a project, building and investments that would yield profits and you

can pay your debts. On the other hand, bad debts are money borrowed to finance your appetite of food, clothing, cars, ceremonies and which will eventually become liabilities to you.

When you are in the habit of living above your means; at a standard beyond your present income; get into projects you cannot service regularly and you borrow to stay afloat, then you will always be in debt.

How Do Debts Come?

The fact that you have lots of money today doesn't say or mean that you should not be wary of debt. Recently, Afiz Oyetoro, alias Saka was given millions of Naira to cross from Etisalat to MTN in the 'Porting' advert. While he was being interviewed as to the actual amount, he evasively replied, "I can't tell you the amount but tell my people that I have murdered poverty".

Well, I sincerely pray he knows how to handle the money; because, lots of people who once swam in the ocean of money are in the depth of debts today. If someone like Mike Tyson who was once the richest boxer in history can file for bankruptcy, then everyone should be wary of debt.

Lack of carefulness usually lead to unsuspecting debt profile; among which are:

1. Borrowing or Mortgage

Many people are in debt simply because they have the mindset of 'buy now, pay later' lifestyle. They borrow and live by borrowing. They see no big deal in owing people and banks. They put up their life in mortgage and live by the money of others. By so doing, they pile up huge debt profiles which they are unable to pay and which eventually sink them.

2. Laziness and Joblessness

Debt will come to you when you are lazy, indolent and refuse to work well with your hands. Not having a good work and source of income or low source of income will increase your debt profile. When you are not ready to work, be creative and stoop low to do menial work so as to increase your

source of income – then you are writing an open letter to debt that will sink you.

3. Inability To Save Money

When you are a spendrift and blows money anyhow without recourse to savings, you will find yourself neck-deep in debt. When you have no saving habit but only to spend and spend, no matter how little your income is, you will swim in debt. When you have no saving culture, you will always struggle with debt.

4. Unwise Investments (Wonder Banking)

Lots of people have lost their monies because they made bad investment decisions. It is good to invest but you must pray well before you invest your hard earned monies. Investing in schemes that promise fantastic returns in shortest possible time is a recipe for financial disaster.

5. Extravagancy and Ostentatious Lifestyle

Living in opulence and buying expensive things lead ultimately to financial crash. ‘Nothing is expensive, it is only unaffordable to some people’ is the mantra of those heading financial ruin. When you only follow the fashion, styles, standard and latest offerings of the world in your spending, then you are not being financially wise.

6. Greediness of Gain

Crooks, money-doublers and financial scammers usually play on the greed of people. They know that the average person is greedy of gain and will therefore promise you the money you never worked for, thereby shortchanging you of your money. Too many people have been swindled of their savings and thrown into the abyss of debt simply because they were greedy to reap where they did not sow.

7. Bad Business Deals

Business is risky and lots of business deals have gone sour and landed many people in the pit of debt. Even those who do business in the church have brought debt to people because they failed to seek the face of God before dabbling into such business.

A brother borrowed some money from a Financial Institution for a contract project, but when the Organization that gave him the contract did not pay on time, the car he used as collateral was confiscated and sold off.

8. Lack of Patience With God and Life

The anxiety, hurry and impatience to make money and be financially free have led many into debts. They are ready to cut-corners and make it, even though God's time is not yet ready for them.

9. Lack of Proper Planning

When you don't plan your life, your family size and living standard, you will battle with a high debt profile. When you don't budget your income and expenditures, you will always struggle before the end of the month.

10. Biting More Than You Can Chew

When your responsibilities are much more than your income, debt will always stare you in the face. Having too many mouths to feed in the face of stagnant or dwindling resources is always an invitation to borrowing and living in debt. You will have to keep vomiting once you are always biting more than you can conveniently chew.

11. Failure To Pay Tithes and Offerings

When you borrow or fail to regularly pay your tithes and give your offerings to God, you will invite debt into your finances. Whatever excuse or reasons you can come up with, you must regularly pay your tithes to a living church or your mentor, else, God will blow away your finances and your big debt will stare you in the face.

12. Demonic Onslaught and Curses

Sometimes you attract debt into your life simply because of demonic onslaught against your life and finances. When you commit sins, you open the door for the demon of debt to attack you. When you are cold, lukewarm and prayerless also, your finances will be attacked severely.

13. Love for Debts and Non-challant Attitude to Freedom

Slaves that love their chains will never be free. When you are carefree about your financial situations and fail to take concrete actions, then you will never be free from the chains and shackles of debt.

14. Dependent Spirit.

Some ministers only operate with the ‘taker mentality’ – they only take from people but don’t give. When they borrow they would not pay back. If they owe people, they will not want to pay back. They believe they are entitled to all the money people can give to them. Therefore they live in debt and even owe their members.

15. Lack of Enterprise Spirit

When you are not creative, innovative and hardworking, you will not be free from debt. When you are afraid to take risk, so as to be financially free and independent, then you will have to grapple with debt in your life and ministry.

16. Disobedience to God

When you flagrantly disobey the Lord in your life, one of the by-products is debt. When you misuse God’s money, cheat people and misappropriate the money kept with you, it will lead to debt. Falsifying records and doctoring the church account books to cover your stealing will lead to the wrath of God over your life. You can never spend those stolen money in peace.

Debts have no respect for anyone. It can come at anytime, but usually it piles up gradually. If you discountenance the small nature of your debt, it will soon snowball into great one, especially if you are paying compound interest on the debts. That is why I always counsel ministers not to borrow

money from Banks. The interests alone will almost kill you. Someone borrowed N400,000.00 from a Bank to do a job. He was paying back the interest monthly but somewhere along the line he could not pay for about 4 months. You know what? The capital and interest jumped to 900,000 and 4 Million Naira two years later. He had to sell his house to liquidate the debt when it was becoming too much.

Debt leads to bondage and servitude; lack of peace; much worry and anxiety; embarrassment and shame; quarrel, animosity and broken friendship; broken home; loss of respect and dignity; takes away your liberty; destroys your confidence and creates inferiority mindset.

When you have money, you become taller than you are but debts make you a dwarf. Debt demotes a man; diminishes, reduces, defeats and deadens a man who has conscience. It is estimated that 95% of crimes are money related because people want to settle their debts.

Freedom From Debts

It will take intentional effort and concerted action to break free from the life of debt. Years ago, I was in debt too, but I was determined to live a debt free life. The following steps are what I did to be free:

1. God desires a debt-free people – 2 Kings 4:1-6; 6:1-6

From the scriptures, we could see that God wants His people to be free from the burden or albatross of debt. He doesn't want a people who are debtors. He wants us to pay our debts because that will bring glory to His name and enhance our credibility before the people.

2. Be serious about getting free from debt.

Be determined to be free from debt by listing all that you owed and to whom you owed them. Pray sincerely about your debt and determine to pay them off.

3. Living within your means

Establish a written budget of your income and expenses. Make sure you cut your expenditure so that you have left over. List all your assets and liabilities and look for what to sell among them to pay off your debt.

4. Establish a debt repayment plan

Let your creditors know that you are willing to pay them. Go to them and be friendly. Pay off your debts instalmentally. Settle the low or high ones first as the occasion demands.

5. Consider any additional income

Try to open up your source of income. One source of income will not help your overall living standard.

6. Consider a radical change in your taste and living

The lifestyle that leads to debt in the first place must be changed. You must now live a contented life with what you have. Live with the rule: ‘whatever I don’t have the money for, I will not buy’. Even sometimes, if you have the money, you still have to deny yourself of it, for a secured future and debt free living.

7. Expect God to move in miraculous ways for miraculous debt-cancelling – 2 Kings 6:1-6

Yes, God can move in miraculous ways to cancel your debt when He sees that you are making great efforts to be debt free.

8. Stick to your plan

You must discipline yourself to stick to your debt repayment plan. The temptation to deviate will be strong, but stick to it with bulldog tenacity. Make up your mind not to accumulate new debts as you pay off your old debts instalmentally.

From 1994 to 2002, our ministry was in debts. Pastors and leaders go back home from our conferences with wonderful testimonies, but we are left to clear the debts. What sustained us through those years were the amazing testimonies of what God was doing in the churches and Pastors’ lives as a result of the teachings and resources. By 2002 September, the Lord helped

us to pay off all our debts and to start having left over. One lesson I learnt since then and now is that of cutting costs.

Every ministry and minister that wants to avoid the debt trap must obey God in every area, but at the same time cut costs. Cut the costs of doing ministry, expenditures and overhead. Look for options of how to do thing in a more effective and cost-saving ways. Cutting costs will help you and your ministry to survive financially for a long time. Spending anyhow will make you and your ministry to bite dust financially sooner or later.

SECTION D

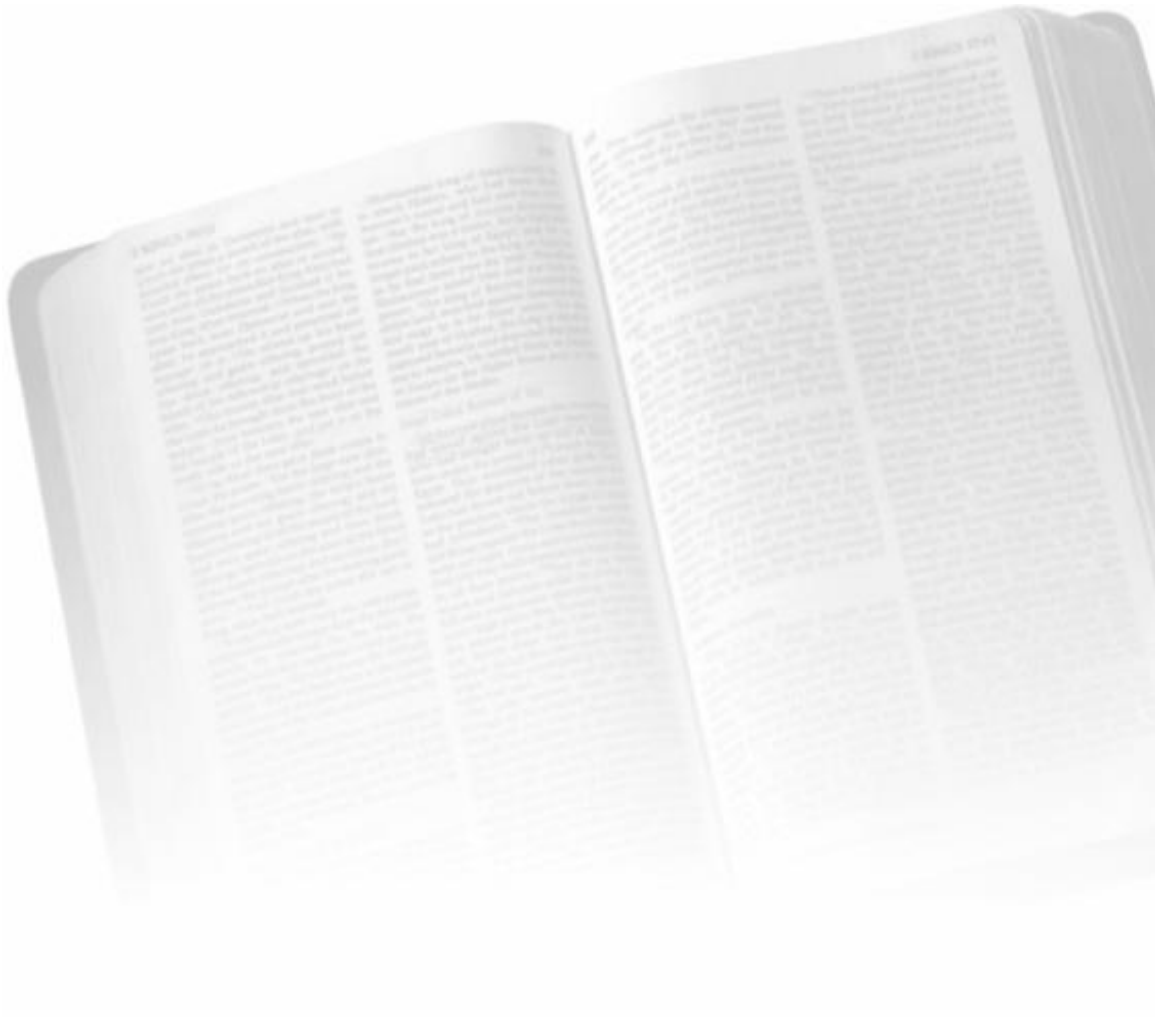
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VERSES ON



MONEY

1. **Honesty**
2. **Giving.**
3. **Work**
4. **Saving and investing**
5. **Budgeting**



6. **Contentment**
7. **Cov eting**
8. **Evil uses of money**
9. **Greed**

- 10. Taxes/tribute**
- 11. Poor**
- 12. Riches**
- 13. Partiality**
- 14. Children**
- 15. Idolatry**
- 16. Miscellaneous**

God's part and our part

God's part

1. God owns everything

a. God owns everything on earth

Genesis 14:19; Genesis 14:22

Exodus 9:29; Exodus 19:5

Deuteronomy 10:14

Chronicles 29:11,14-16

Job 41:11

Psalms 24:1; Psalm 50:12; Psalm 82:8

Psalms 89:11; Psalm 95:4-5; Psalm 104:24

1 Corinthians 10:26

1. Parable illustrating God's ownership - Matthew 25:14-28

2. Lord holds all things together - Hebrews 1:3; Colossians 1:17

b. Specific possessions God owns

1. Land - Leviticus 25:23

2. Gold and silver - Ezekiel 16:17 Haggai 2:8

3. Animals - Psalm 50:10-11

2. God controls every event

a. Lord controls all events on Earth

1 Chronicles 29:11-12;

Psalm 135:6;

Proverbs 16:33; Proverbs 20:24;

Daniel 2:20-21

1. Lord allows difficult circumstances to occur - Lord allows difficult circumstances to occur - 3 8 ;

Amos 3:6

2. Lord uses every circumstances for a good purpose in the life of the godly - Romans 8:28

3. Example of Lord allowing difficult circumstances for ultimate good - Genesis 45:5-9 4. A carnal person's perspective of the control of e v e n t s - Ecclesiastes 9:11

b. Specific events and items Lord controls

1. Lord directs people's hearts - Proverbs 21:1

* Lord can give godly people favour with others - Genesis 39:21; Ezra 6:22; Nehemiah 2:8, 18

* Example of Israelites plundering Egyptians - Exodus 3:21-22; Exodus 12:35-36

* Lord makes some people obstinate - Exodus 14:4; Deuteronomy 2:30

2. Lord controls the coveting of the heart - Exodus 34:23-24

* Lord controls the nations - Acts 17:26; 2 Chronicles 25:7-9; Isaiah 10:5-6

3. God provides

a. Everything comes from the Lord

1 Chronicles 29:14;

Romans 11:36

1. A location called the 'Lord will provide' - Genesis 22:14

2. Lord gives food to all - Psalm 136:25; Psalm 145:15-16

b. Examples of Lord providing

1. In wilderness - Deuteronomy 2:7; Deuteronomy 8:15-16; Nehemiah 9:15; Nehemiah 9:21

2. During Sabbatical year - Leviticus 25:20-22

3. Feeding the multitude - Matthew 14:15-21; Matthew 15:32-38; Matthew 16:8-10; Mark 6:35-44; Mark Mark 17; John 6:5-13

4. At the sea shore - John 21:2-11

c. Lord provides for those who seek and obey Him

Psalm 33:18-19

Psalm 34:9-10

Psalm 81:13,16

Proverbs 10:3

Philippians 4:19

Matthew 6:33

Luke 12:30-31

d. We can be content and anxiety free because He is o u r provider (See the Contentment Scriptures)

4. God gives riches and material possessions

a. Everything comes from the Lord

1 Chronicles 29:14

Romans 11:36

1 Timothy 6:17

b. Lord gives riches and material possessions

1 Chronicles 29:12,14-16

Ecclesiastes 5:19

Ecclesiastes 6:1-2

Jeremiah 27:5

1. Examples of Lord giving riches and possessions

* Lord gave children of Israel the promised land

Genesis 15:12

Exodus 6:8

Leviticus 25:38

Deuteronomy 6:10-12;

Deuteronomy 8:7-10

Deuteronomy 26:1-3

Joshua 24:13

Nehemiah 9:15; Nehemiah 9:36

Jeremiah 7:5-7

* Other examples

Genesis 24:35; Genesis 26:12-14

Deuteronomy 30:5

1 Samuel 18:14-15

2 Samuel 6:12

2 Chronicles 1:11-12

2 Chronicles 25:6-9

Job 1:9-10; Job 42:10,12

Psalms 105:37

Isaiah 45:3

Jeremiah 27:5-7

Ezekiel 16:13,14,17-19

Ezekiel 29:18-19

Hosea 2:8

* Abraham did not want to give another person credit for his becoming rich
- Genesis 14:22-23

2. Lord sometimes gives riches after testing and humbling - Deuteronomy 8:15-18; Psalm 66:10-12

3. Lord gives possessions to His children even in their sleep - Psalm 127:2

4. When Lord gives riches, it is a blessing - Proverbs 10:22

5. Lord giving possessions conditioned upon obedience (See Our part Scriptures)

6. 6. 8

c According to our ability to handle possessions

Matthew 25:14-15

Genesis 32:9

Genesis 32:12

Genesis 39:2-3

Genesis 39:21-23

1. Prosperity conditioned upon obedience and seeking the Lord (See Our Part Scriptures)

2. Prayers for Lord to bless financially - Psalm 115:14; Psalm 118:25; 3 John 2

d. Lord gives and takes away possessions - Job 1:21-22 Job 2:9-10

1. Lord makes rich and poor - 1 Samuel 2:7; Ecclesiastes 7:14

2. Lord takes away or withholds possessions when unfaithful, disobedient, or not seeking the

Lord (See Our part scriptures)

* Lord is merciful and will provide a means of restoration

Judges 2:13-16

Jeremiah 29:14; Jeremiah 32:44;

Jeremiah 33:7, 11,26; Jeremiah 48:47 Jeremiah 49:6;

Joel 3:1-2

Zephaniah 2:7; Zephaniah 3:20

Zechariah 8:10-12

3. Lord takes away wealth of ungodly people and nations - Proverbs 15:25;

Ezekiel 12:12,14;

Zechariah 9:3-4; Zechariah 14:1-2

4. Lord sometimes transfers wealth from ungodly to godly - Genesis 31:6-7,

9 Genesis 31:14-16; Genesis 31:42;

Job 1:9-10

Our part

i. Lord gave people authority over the earth Genesis 1:28

Psalm 8:6

Psalm 115:16

Hebrews 2:6-8

a. Parable illustrating Lord giving people authority over His possessions - Matthew 25:14

ii. Our position is that of a steward

a. Examples of stewards Genesis 24:2

Genesis 39:4-6

Genesis 39:7-9

1 Corinthians 9:17

iii. Stewards have certain responsibilities

a. Recognize Lord as owner of possessions and transfer

1. Must give ownership of possessions to Lord to be a disciple - Luke 14:33

2. Leaving everything to follow Lord results in blessings - Matthew 19:27-29; Mark 10:28-30; Luke 18:28-30

3. Examples of leaving everything to follow Lord - Mark 1:20; Luke 5:11; Luke 5:27-28

4. Parable illustrating leaving everything to follow Lord - Matthew 13:44-46

b. Be faithful - 1 Corinthians 4:2

1. Blessings of faithfulness - Proverbs 28:20; Matthew 24:44-46

* Blessed with more intimate fellowship with the Lord - Matthew 25:21

* Blessed with more responsibility - Matthew 25:20-23; Luke 12:42-44; Luke 19:12-26

2. Cursed for unfaithfulness - Matthew 24:48-51;

2. Cursed for unfaithfulness - Matthew 24:48-51; 26

* Example of unfaithful steward - Luke

16:1-8

c. Be obedient/seek the Lord

1. Blessings of obedience/seeking the Lord Deuteronomy 7:12-13

Deuteronomy 15:4-6

Deuteronomy 28:1-14

Deuteronomy 29:9

Deuteronomy 30:9-10

Deuteronomy 30:15-16

Joshua 1:8

1 Kings 2:3

1 Chronicles 22:12-13 1 Chronicles 28:8

Psalms 37:4

Psalms 128:1-2

* Examples of obedience and blessing - 2 Kings 18:6-7; 2 Chronicles 14:7;
2 Chronicles 26:5; 2 Chronicles 31:20-21; Isaiah 30:22-23

2. Curse of disobedience/not seeking the Lord Deuteronomy 28:15-18, 33

Deuteronomy 28:45-48,63

Deuteronomy 30:15-18

Ezra 7:26

* Example of disobedience and cursing Judges 2:13-14

2 Chronicles 21:12-14,16,17

2 Chronicles 24:20

Nehemiah 9:33-36

Jeremiah 10:21

Ezekiel 16:17-19,39

Haggai 1:4-11

Haggai 2:15-17

d. Trust in the Lord, not ourselves

1. Blessings/prosperity for those who trust in Lord Psalm 112:1,3

Proverbs 22:4

Proverbs 28:25

2. Consequences of trusting in ourselves or our possessions

Proverbs 11:28

Jeremiah 17:5-6

Jeremiah 48:7

Jeremiah 49:4-5

iv Held accountable for our stewardship

Matthew 25:14,19 Luke 16:2

2 Corinthians 5:9-10 Revelation 20:11-12

Debt

i. We are encouraged not to be in debt - Romans 13:8

a. Debt compared to slavery - Proverbs 22:7

1. Commanded not to be slaves of others - 1 Corinthians 7:23

b. Examples of hardship of debt

1 Samuel 22:1-2

2 Kings 4:1

Nehemiah 5:1-5

Psalms 109:11

Isaiah 50:1

c. Being debt-free was positive - Jeremiah 15:10

d. d. 45

e. Being debt-free was considered a blessing - Deuteronomy 15:4-6;

Deuteronomy 28:1-2,12 **ii. Debt repayment** - Proverbs 3:27-28 b. Wicked

people do not repay debts - Psalm 37:21

c. Lord can supernaturally provide resources to get out of debt - 2 Kings 4:1-7

d. Forgiveness of debts every seventh year - a law for Old Testament believers

Deuteronomy 15:1-11

Deuteronomy 31:10-11

Nehemiah 10:31

e. Miscellaneous example of debt repayment - Philemon 18-19

iii. Indebtedness used as examples in teaching teaching 43

b. Teaching of Paul - Colossians 2:14 **iv. Cosigning (surety/striking hands)**

a. Cosigning discouraged Proverbs 17:18

Proverbs 20:16

Proverbs 27:13

b. Cosigning dangerous Proverbs 11:15

Proverbs 22:26-27

c. Cosigning deliverance - Proverbs 6:1-5

Counsel

I. Counsel encouraged Proverbs 1:5

Proverbs 1:25

Proverbs 1:30

Proverbs 12:15

Proverbs 13:10

Proverbs 19:20

Proverbs 20:18

Proverbs 27:9

Ecclesiastes 4:13

Luke 13:31

a. Many counselors encouraged Proverbs 11:14

Proverbs 15:22

Proverbs 24:5-6

1. Additional people increase productivity Leviticus 26:8

Ecclesiastes 4:9-12

b. Examples of giving/following counsel Exodus 18:14-24

1 Kings 1:11-12

Job 29:21-23

c. Example of not giving/following counsel 2 Chronicles 25:14-16

ii. Sources of counsel

a. The Lord

Job 12:13

Psalms 16:7

Psalms 25:12

Psalms 32:8

Psalms 33:10-11 Psalms 73:24

Proverbs 19:21 Isaiah 9:6

Isaiah 11:2

Isaiah 28:29

Jeremiah 32:18-19

1. Consequences of not seeking Lord's counsel 1 Chronicles 10:13-14

Joshua 9:14-15

Psalms 106:13-15

Psalms 107:10-12

2. The Lord controls the counsel of people 2 Samuel 15:31, 33-34

2 Samuel 16:20, 23

2 Samuel 17:6-23

b. Scripture Psalms 119:24

1. Mother and father Proverbs 1:8-9

Proverbs 6:20-22

Proverbs 23:22

* Example of godly father's counsel - 1 Kings 2:1-4

2. Those gifted with wisdom 2 Chronicles 9:23

Proverbs 13:20

1 Corinthians 12:8

3. Experienced people

1 Kings 12:6-8

2 Chronicles 10:6-8

iii. Counsel to be avoided

a. The wicked

Job 21:14-16

Psalms 1:1

Proverbs 12:5

1. Example of evil counsel

Ezra 4:4-5

Nahum 1:11

2. Idolatrous people

Deuteronomy 32:28

Isaiah 41:28-29

b. Inexperienced

1 Kings 12:8-10,13-14

2 Chronicles 10:8-10,13-14

iv. Blessings and curses

a. Blessings and benefits of seeking counsel

1. Success

Proverbs 11:14

Proverbs 15:22

Proverbs 24:6

2. Direction and guidance Psalm 32:8

Psalm 73:24

Proverbs 6:20-22

3. Wisdom

Proverbs 13:10

Proverbs 19:20

4. Joy in giving counsel Proverbs 12:20

b. Curses/consequences of not seeking counsel seeking wicked counsel

1. Death

1 Chronicles 10:13,14 2 Chronicles 22:3-5 2 Chronicles 25:16 Proverbs 1:24-32

2. Strife

Proverbs 13:10

3. Plans frustrated Proverbs 15:22

4. Failure

Proverbs 11:14

5. Miscellaneous curses and consequences Joshua 9:14-15

Psalms 106:13-15

Psalms 107: 10-12

Honesty

I. People are dishonest

a. Human heart is dishonest Genesis 8:21

Jeremiah 17:9

Matthew 15:19

Mark 7:21-22

b. People practice relative honesty Judges 17:6

c. Examples of dishonest people Genesis 31:7

Joshua 7:11,20-21

1 Samuel 8:3

1 Kings 21:19

Psalms 58:3

Isaiah 1:23

Isaiah 56:11

Jeremiah 6:13

Jeremiah 7:9, 11

Ezekiel 22:27,29

Hosea 4:1-2

Hosea 5:10

Hosea 7:1

Hosea 12:7

Micah 6:10-12

John 12:4-6

John 18:40

Acts 5:1-10

Titus 1:12

Revelation 9:20-21

d. Parable using dishonesty as illustration Luke 16:1-8

e. Dishonesty concealed by Jeremiah 7:9-11

Matthew 21:12-13

Matthew 23:25

Mark 11:15-17

Luke 11:39

Luke 19:45-46

Titus 1:10-11

ii. God demands absolute honesty a. The Lord is truth, satan a liar

1. The Lord is truth John 1:14

John 14:6

John 16:13

1 John 5:7

2. Satan is a liar John 8:44

b. Under Old Testament law Exodus 20:15

Leviticus 19:11-13

Leviticus 19:35-36

Leviticus 25:14-17

Deuteronomy 5:19

Deuteronomy 19:14 Deuteronomy 25:13-16

c. As a general biblical principle Psalm 34:13

Psalm 51:6

Psalm 62:10

Proverbs 3:3

Proverbs 4:24

Proverbs 6:12
Proverbs 6:16, 19
Proverbs 11:1
Proverbs 12:22
Proverbs 13:5
Proverbs 14:5
Proverbs 14:25
Proverbs 17:7
Proverbs 16:11
Proverbs 20:10
Proverbs 20:23
Proverbs 22:22-23
Proverbs 22:28
Proverbs 23:10
Proverbs 23:23
Proverbs 28:24
Lamentations 3:35-36 Zechariah 8:16-17
Luke 3:12-14
Romans 2:21-22
1 Corinthians 6:7-10
Ephesians 4:25
Ephesians 6:14
Colossians 3:9
1 Thessalonians 5:22
1 Timothy 1:9-10
Titus 2:9-10
1 Peter 1:15-16
1 Peter 4:15

d. 1. Government Exodus 18:21-22 Proverbs 20:28 Proverbs 28:16 Ezekiel 45:9-10

2. Church

1 Timothy 3:8 Titus 1:7
1 Peter 5:1-2

e. Honesty Required in giving Malachi 1:13-14

1. Not giving properly considered robbery Malachi 3:8-9

f. Honesty more valuable than riches Proverbs 19:1

Proverbs 19:22

Proverbs 28:12

g. Examples of honest people Numbers 16:15

1 Samuel 12:3-5

Job 31:5,8

Daniel 6:4

Daniel 6:22

Zephaniah 3:13

1. Example of testing people for honesty Genesis 42:11, 18-20

Genesis 42:31-34

h. Godly people hate dishonesty Proverbs 13:5

iii. Why does God demand absolute honesty?

a. We cannot be dishonest and love God Proverbs 14:2

b. We cannot be dishonest and love our neighbour Proverbs 26:28

Romans 13:9-10

c. Honesty creates credibility for evangelism Philippians 2:15

d. Honesty helps direct our lives Proverbs 4:24-26

e. Even the smallest dishonesty is devastating Luke 16:10

iv. How can we escape the temptation to be dishonest?

a. By the Lord's grace and power Psalm 119:36;

Proverbs 30:7-8;

Galatians 5:16-17

b. By practicing the golden rule Matthew 7:12

Philippians 2:4

c. By a healthy fear of the Lord

Proverbs 16:6

d. Isolating ourselves from the dishonest Psalm 26:4

Psalm 40:4

Psalm 101:6-7

Proverbs 1:10-16

Proverbs 29:24

1 Corinthians 5:9-11

1 Corinthians 15:33

e. By giving

Ephesians 4:28

f. By establishing a system of accountability

Genesis 30:31-33

v. What do we do when we have acted dishonestly?

a. Restore our fellowship with the Lord

Leviticus 5:5-6

Leviticus 6:1-5,7

1 John 1:9

b. Restore our fellowship with the harmed person Proverbs 28:13

James 5:16

c. Restore any stolen property

Exodus 22:1-4

Exodus 22:7-9

Exodus 22:14

Leviticus 6:1-5

Numbers 5:5-8

2 Samuel 12:5-6

Proverbs 6:30-31

Ezekiel 33:14-16

Luke 19:8

vi. Blessings and curses

a. Blessings promised for the honest

1. Blessing of a more intimate relationship with the Lord

Psalm 15:1-4

Psalm 24:3-4

Psalm 145:18

Proverbs 3:3-4

Proverbs 3:32

Proverbs 12:22

Jeremiah 22:15-17

2. Blessing of protection

Proverbs 2:7

Proverbs 10:9

3. Blessing of provision

Isaiah 33:15-16

4. Blessing on the family

Proverbs 20:7

5. Blessing of happiness

Proverbs 10:2

6. Blessing of life

Deuteronomy 25:13-15

Psalm 34:12-13

Proverbs 12:19

Ezekiel 33:14-16

7. Blessing of the respect of people Proverbs 3:3-4

8. Blessing of prosperity Proverbs 15:6

9. Blessing for leaders Proverbs 28:16

b. Curses reserved for the dishonest

1. Curse of being hated/separated from God Deuteronomy 25:13-16

Psalm 5:6

Proverbs 3:32

Proverbs 6:16, 19

Proverbs 12:22

Proverbs 19:9

Isaiah 57:17
Isaiah 59:2-4

2. Curse of punishment/judgement Deuteronomy 27:17

Psalms 63:11
Proverbs 12-15
Proverbs 19:5
Proverbs 20: 17
Isaiah 57:17
Jeremiah 5:27-29
Jeremiah 9:3-9
Ezekiel 22: 13-15
Ezekiel 22:27-31
Hosea 5:10
Amos 8:4-10
Micah 6:10-16
Matthew 21:12-13
Luke 19:45-46

3. Curse of death/destruction Joshua 7:11, 15,25

Psalms 5:6
Psalms 52:3-5
Proverbs 1:19
Proverbs 6:12, 15
Proverbs 12:19
Proverbs 21:6
Proverbs 22:8
Proverbs 22:22-23
Jeremiah 22:17-19
Ezekiel 18:10-13, 18
Acts 5:1-10

4. Curse on family Proverbs 15:27 Jeremiah 8:10 Micah 2:1-3

5. Curse on possessions Genesis 31:7,9

Proverbs 10:2
Proverbs 13:11
Jeremiah 6:12-13

Jeremiah 17:11

Micah 4:13

6. Curse of pride Proverbs 22:8

7. Curse on a leader's subordinates Proverbs 29:12

8. Curse in eternity Revelation 21:8 Revelation 21:27 Revelation 22:15

9. Curses in general Deuteronomy 27:17 Proverbs 20:17

Nahum 3:1

c. People's view of God not punishing dishonesty Job 24:1-2, 12

vii. Bribes a. People bribe

1. Bribes are effective Proverbs 17:8

Proverbs 21:14

2. Wicked people bribe Psalm 26:9-10

Proverbs 17:23

3. Examples of those who bribed 1 Samuel 8:3

Isaiah 1:23

Micah 7:3

Matthew 28:11-15

Acts 24:25-26

b. Commanded not to participate in a bribe Exodus 23:8 Deuteronomy 16:19

1. Bribes corrupt Ecclesiastes 7:7

2. Lord example of not taking bribe Deuteronomy 10:17

3. Leaders cannot take bribes 2 Chronicles 19:7

Proverbs 29:4

4. Examples of those who did not take bribes 1 Samuel 12:3-5

Job 6:22

c. Blessings and curses

1. Those who bribe are curses Deuteronomy 27:25

Isaiah 5:23

Ezekiel 22: 12-15

Amos 5:11-12

Micah 3:11-12

2. Those who do not bribe are blessed Psalm 15:1,5

Proverbs 15:27

Isaiah 33:15-1

Giving

i. Tests of giving a. Test of faith

James 2:14-17

b. Test of love of God abiding in us 1 John 3:17

c. Test of loving our neighbour

2 Corinthians 8:8

1. Example of Good Samaritan Luke 10:33-35

d. Test of lordship

Matthew 19:21-22

Mark 10:21-22

Luke 18:22-23

ii. Attitudes in giving

a. God's attitude John 3:16 1 John 4:16 James 1:17

b. Our attitude

1. What is the proper attitude? * In love - 1 Corinthians 13:3 * Cheerful - 2 Corinthians 9:7

2. How do we give with love?

* Give to the Lord as an expression of love and worship

Exodus 25:2

Exodus 30:12-14

Exodus 35:5

Exodus 35:21-29

Leviticus 7:14
Numbers 18:8-24
2 Chronicles 32:23
1 Chronicles 18:11
2 Samuel 8:11
Psalm 50:14
Psalm 66:13
Psalm 68:29
Psalm 76:11
Ezekiel 20:40
Micah 4:13

* All we possess is from the Lord and we are giving back to Him

1 Chronicles 29:14-16

* Example of the Christ Child

Matthew 2:1

* Example of not giving to the Lord

Isaiah 43:23-24

3. Give cheerfully by submitting to the Lord offer willingly

1 Chronicles 29:5-9

1 Chronicles 29:14-17

2 Corinthians 8:1-5

4. Attitude more important than the amount given

Matthew 23:23

Luke 11:42

Luke 18:10-14

* Giving with the proper attitude/Lord accepting gift

Genesis 4:4

Hebrews 11:4

Philippians 4:18

* Giving with wrong attitude/Lord
rejecting gift

Genesis 4:3-5

Amos 4:4-6

Amos 5:22,24

Amos 5:25-27

Malachi 2:13-14

* Lying to Holy Spirit

Acts 5:1-10

* To justify sin

Proverbs 7:14

iii. Advantages of giving

a. Benefits for the giver

Acts 20:35

1. Increase in intimacy with Lord

Matthew 6:21

Luke 12:34

2. Increase in heaven

Matthew 6:20

Matthew 19:21

Luke 12:33

Luke 18:22

Philippians 4:17

1Timothy 6:17-19

3. Increase on earth Deuteronomy 14:28-29 2 Chronicles 31:10

Proverbs 3:9-10

Proverbs 11:24-25

Ecclesiastes 11:1

Luke 6:38

2 Corinthians 9:6-11

Philippians 4:19

* Challenge to test Lord for material

increase

Malachi 3:10

4. Increase in blessings

Ezekiel 44:30

Luke 7:2-5

Acts 9:36-37,40

Acts 10:1-4,31

iv. Amount to give

a. Tithe

1. 1.

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2. Under the law

Leviticus 27:30-32

* Not tithing considered robbing God; Malachi 3:8-9

* Tithe eaten in presence of Lord Deuteronomy 14:22-26

* Tithe given to support Levites and poor Numbers 18:21-24

Deuteronomy 14:28-29

Deuteronomy 26:12

2 Chronicles 31:4-12

Nehemiah 10:37-38

Nehemiah 13:10-11

* Levites were to tithe from their tithe Numbers 18:26

3. Tithe in the New Testament

* Jesus condemns the Pharisees (see ii 4) * The superiority of priesthood of Melchizedek

Hebrews 7:1-2,4-9

4. Storehouse tithe

2 Chronicles 31:11-12 Nehemiah 10:38

Nehemiah 12:44

Nehemiah 13:12

b. Offerings

(See sections iv and viii)

c. Proportionate giving (as God prospers)

Deuteronomy 16:10, 16

1 Corinthians 16:2

1. Examples of proportionate giving

Ezra 2:69

Acts 11:29

2. Acceptable amount given in proportion to one's means
2 Corinthians 8:12

d. Sacrificial giving

Mark 12:41-44

Luke 21:1-4

2 Corinthians 8:1-4

1. Do not give something that costs you nothing

2 Samuel 24:21-24

1 Chronicles 21:22-24

2. Cursed when giving something stolen or blemished

Malachi 1:6-14

v. Approach to giving

a. Pattern for giving

1. Priority

Exodus 23:10-11; Exodus 34:19; Exodus 34:26; Leviticus 2:12; Numbers 28:26 Deuteronomy 26:1-2; Proverbs 3:9

2. Promptly

Exodus 22:29; Deuteronomy 23:21; Ecclesiastes 5:4

3. Premeditated

2 Corinthians 9:7

4. Periodic

1 Corinthians 16:2

5. Personal

Exodus 34:20; Deuteronomy 16:17; Ezekiel 45:16; Acts 11:29; 1 Corinthians 16:2

6. Private deposit

1 Corinthians 16:2

7. Pride less

Matthew 6:1-4

8. Prompted heart; Exodus 25:2 Exodus 35:5 Exodus 35:21-29 2 Kings 12:4

b. Policies for giving

1. Administration and accountability 1 Chronicles 26:20

1 Chronicles 26:26

2 Chronicles 31:14-15

Nehemiah 12:44

Nehemiah 13:13

2 Corinthians 8:18-21

Acts 11:30

1 Corinthians 16:3-4

* Examples of not requiring

accountability - 2 Kings 12:15; 2 Kings 22:7

c. Places to give

1. Family

1 Timothy 5:8

* Parents - Matthew 15:4-6 Mark 7:9-13

* Widows - 1 Timothy 5:4; 1 Timothy 5:16

* Example of giving to family - Genesis 45:11; Genesis 47:12

2. Ministry

Levitical priests (also see iv);

Leviticus 2:3

Leviticus 7:14

Leviticus 7:32-34

Leviticus 10:12-14

Numbers 5:8-10

Numbers 18:8-19

Numbers 31:28-30

Deuteronomy 18:3-4

Deuteronomy 25:4

Nehemiah 10:35-36

Nehemiah 12:47

Ezekiel 44:29-30

* New Testament workers

Matthew 10:9-10

Mark 6:8

Luke 9:1-3

Luke 10:1,4-7

Galatians 6:6

1 Timothy 5:17-18

Titus 3:13

3 John 1:5-8

* Jesus supported by gifts during his earthly ministry

Luke 8:3

* Christian workers who did not exercise their right to be supported

1 Corinthians 9:6-15

1 Corinthians 9:17-18

2 Corinthians 11:7-9

2 Corinthians 12:14-18

1 Thessalonians 2:5, 9

2 Thessalonians 3:8-9

* Christian workers must not minister with evil financial intentions

1 Peter 5:1-2

* Many attempt to get money by appearing to be religious

2 Corinthians 2:17

Titus 1:10-11

2 Peter 2:1, 3

* Disciples urged to prepare

Luke 22:35-36

d. The sanctuary/temple

* The building of the sanctuary - Exodus 25:3-8 * Gave more than enough - Exodus 36:3- 7 * * 8

* The temple cost a great deal -1 Kings 5:17 * The repair of the temple

2 Kings 12:4-11

2 Kings 22:4-6

2 Chronicles 24:4-13

2 Chronicles 34:8-11

1. The rebuilding of the temple

Ezra 2:68-69

Ezra 6:4

Ezra 6:8

2. Maintenance of the temple

Nehemiah 10:30,39

3. Miscellaneous categories

* Those who ask for a gift

Matthew 5:42 Luke 6:30

* All people, especially believers Galatians 6:10

Romans 12:10,13

* Enemies - Proverbs 25:21-22 Romans 12:20

* Do not give to a murderer - Proverbs 28:17

vi. Giving to the poor

a. God's commands and perspective of giving to the poor Deuteronomy 15:11

Proverbs 14:31

Proverbs 19:17

Isaiah 58:6-10

Ezekiel 16:49

1. Old Testament provisions for the poor

* Laws of harvesting and gleaning Exodus 23:10-11

Leviticus 19:9-10

Leviticus 23:22

Deuteronomy 24:19-21

Forgiveness of debt (see Debt section) * Unlimited liability of meeting needs Deuteronomy 15:7-10

Celebration of Purim - Ester 9:22

* Tithe to poor(see iv. a)

* Year of Jubilee; Leviticus 25:10

* Examples of giving to the poor; Job 29:12-16; Job 31:16-23

* Righteous leader; Psalm 72:4, 12-13 * Excellent wife; Proverbs 31:10,20

2. New Testament

* John the Baptist; Luke 3:10-11

* Jesus Christ identifies with poor; Matthew 25:31-45

* Jesus models giving to the poor; John 13:27-29

* Formerly dishonest to give to the poor; Ephesians 4:28

* Other examples; Acts 2:44-45; Acts 2:44-45; Acts 27; Galatians 2:10

b. Blessings and curses

1. Blessings of giving to the poor

- * Blessing of knowing the Lord; Jeremiah 22:16
 - * Blessing of life; Ezekiel 18:7, 9, 16-17
 - * Blessing on family - Psalm 112:2,9
 - * Blessing of needs met; Psalm 41:1-3
 - * Blessing of prayers answered and guidance; Isaiah 58:6-11
 - * Blessing of delivery and protection; Psalm 41:1-2
 - * Blessing of honour - Psalm 112:9
 - * Blessing on work and of wealth; Deuteronomy 15:10;
Deuteronomy 24:19
Psalm 72:4, 12-15
Psalm 112:3, 9
Proverbs 19: 17
Proverbs 28:8
Daniel 4:27
 - * Blessing of spiritual fruitfulness
Titus 3:13-14
 - * Blessings in general; Proverbs 22:9
 - * Blessings of happiness; Proverbs 14:21
2. Curses for those who do not give to the poor
- * Curse of unanswered prayer; Proverbs 21:13
 - * Curse of poverty Proverbs 22:16
 - * Cursed in general; Proverbs 28:27

c. Miscellaneous issues in giving to

1. Attitude of compassion; Job 30:25
2. Investigate the needs of the poor; Job 29:16
3. Godly accused of not giving to the poor; Job 22:5, 7, 9
4. Example of giving glory to God instead of giving to the poor;
Matthew 26:6-13;
Mark 14:3-7;
John 12:3-8

5. Care of widows required Acts 6:1-3; James 1:27
6. Results of proper ownership perspective: no poor; Acts 4:32-33
7. There were provisions for the poor to give less; Leviticus 5:7, 11; Leviticus 12:6, 8; Leviticus 14:21-22; Leviticus 14:30-32; Leviticus 27:8. Leviticus 27:8.

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- During census rich and poor gave same amount; Exodus 30:12-15
8. Giving to the poor can be evidence of salvation; Luke 19:8-9

vii. Miscellaneous examples of giving (not to the Lord)

Genesis 24:22,53 Genesis 43:11-12, 15 2 Chronicles 9:8-9 2 Chronicles 9:12 2 Chronicles 31:23 2 Chronicles 32:23 2 Chronicles 35:7-9 Ezra 1:4, 6 Nehemiah 7:70-72 Esther 2:18 Psalm 72:10 Jeremiah 40:5 Genesis 32:13,20 Genesis 33:8-11 Proverbs 21:14

- b. To influence others; Genesis 34:11-12
 - c. To seek wisdom; 2 Chronicles 9:23-24 1 Kings 10:10
 - d. Wicked celebrate the death of; Revelation 11:10
- ### **viii. Miscellaneous giving Issues**

Exodus 23:19
Exodus 34:26
Deuteronomy 12:6 Deuteronomy 12:11 Deuteronomy 12:17-18

- b. We may have no money to give; Acts 3:2-6
- c. Generous person will have many; Proverbs 19:6
- d. Giving can be affected by covetousness; 2 Corinthians 9:5
- e. Giving results in thanksgiving to God; 2 Corinthians 9:12
- f. Do not give before attempting reconciliation; Matthew 5:23-24

g. Scripture encourages us to give Nahum 1:15 Hebrews 13:16 Matthew 8:4
Mark 1:44
Luke 5:14
Acts 24:17

j. Things better than a sacrifice

1. Love of God and neighbour - Mark 12:33
2. Loyalty to and knowledge of God - Hosea 6:6
3. Obedience - 1 Samuel 15:22 Isaiah 1:11
4. Righteousness/justice - Proverbs 21:3

k. Offerings

1. Compulsory - Ezekiel 46:11-15
2. Voluntary - Ezekiel 46:12
3. Examples of offerings - 1 Kings 8:62-64; Ezra 1:2,4,6; Ezra 7:15-18,20-22

l. If your spiritual gift is giving, exercise it; Romans 12:6-8

m. Give to meet needs Exodus 16:18
2 Corinthians 8:13-15

Work

i. Biblical perspective of work.

1. Lord himself is a worker - Genesis 2:2-3; Genesis 2:8; John 5:17
2. Required in Old Testament - Exodus 20:9; Exodus 23:12; Exodus 34:21; Deuteronomy 5:13
3. Required in New Testament - Ephesians 4:28; 2 Thessalonians 3:8-12
4. Work expected - Psalm 104:23

b. The requirement to work not a consequence of sin 1. Lord commanded people to work before the fall

- Genesis 2:15

2. Lord commanded people to work after the fall,
but work more difficult - Genesis 3:17-19,23; Genesis 5 :29

c. All honest work honourable

1. Examples of godly peoples' vocations:

* Farmer - Genesis 2:15 Genesis 4:2 Genesis 9:20 Genesis 46:32 Genesis 47:3 Amos 7:14

* Domestic worker - Genesis 39:4 * Government workers and leaders
Genesis 41:41

Genesis 45:26

Nehemiah 4:14

Psalms 105:21

Daniel 2:48

Daniel 6:1-2

Daniel 8:27

Acts 8:27

* Fishermen - Matthew 4:18 Mark 1:16

Mark 1:20

* Building trades - Matthew 13:55 Mark

6:3; Acts 18:2-3

* Tax collectors - Mark 2:14; Luke 5:27; Luke 19:2

* Retailer - Acts 16:14

d. Work as unto the Lord

1 Corinthians 10:31;

Ephesians 6:5-9;

Colossians 3:17; Colossians 3:23-24

Some people view work as a useless vanity Ecclesiastes 1:3

Ecclesiastes 2:4-5, 10-11 Ecclesiastes 2:18-24 Ecclesiastes 3:9-10, 13

Ecclesiastes 4:4-6 Ecclesiastes 5:18-19; Ecclesiastes 6:7

e. Our work should be the work God intends for us

1 Samuel 2:28;

Psalms 90:17;

John 4:34; John 6:27;

Acts 13:36;

1 Corinthians 3:13-15;

Ephesians 2:10

1. Work that will glorify the Lord - John 17:4
2. Productive to know precise work Lord has for us

- John 21:3-11

3. Work is useless apart from the Lord - Psalm 127:1; Proverbs 16:3

There must be no selfish ambition in work -

Romans 2:6-8; 2 Corinthians 5:9-10; James 3:14-16

Do not desire greatness for self - Jeremiah 45:5 4. Strong, courageous and do not procrastinate

Joshua 1:6-7

1 Chronicles 22:10, 13, 16

1 Chronicles 28:20

2 Chronicles 15:7

Haggai 2:4

We will encounter difficulties when doing work Lord has for us

Ezra 4:4-5

Nehemiah 4:15-22

Nehemiah 6:3, 9

f. Work hard

Proverbs 12:27

Ecclesiastes 9:10

Ecclesiastes 11:6

1. Examples of hard workers

Genesis 31:38-40;

Nehemiah 2:18; Nehemiah 4:6

Acts 20:34

1 Corinthians 4:11-12

2 Corinthians 11:27

Colossians 1:29

1 Thessalonians 2:9

2 Thessalonians 3:8

2. Hunger motivates us to work

Proverbs 16:26

3. Hard workers should be paid first

2 Timothy 2:6;

4. Benefits of work/hard work

* Needs met - Proverbs 12:11; Proverbs 27:18; Proverbs 28:19

* Profit and wealth - Proverbs 10:4-5 Proverbs 13:11 Proverbs 14:23
Proverbs 21:5;

* Satisfied soul - Proverbs 13:4

* Leadership - Proverbs 12:24

* Restful sleep- Ecclesiastes 5:12

* Happiness - Psalm 128:1-2

5. Do not overwork - Psalm 127:2

Do not overwork to get rich - Proverbs 23:4 6. Laziness condemned -
Proverbs 6:6-8; Proverbs 10:5; Proverbs 10:26; Proverbs 12:27; Proverbs
15:19; Proverbs 18:9; Proverbs 19:24; Proverbs 22:13; Proverbs 26:13-16

7. Consequences of laziness

* Hunger - Proverbs 19: 15 Proverbs 20:4 * Poverty - Proverbs 6:9-
11; Proverbs 10:4; Proverbs 14:23; Proverbs 10:4; Proverbs 14:23; Proverbs
34; Ecclesiastes 10:18

* Death - Proverbs 21:25

* Starved soul - Proverbs 13:4

* Forced labour - Proverbs 12:24

g. Take time from work for rest and

1. Sabbath

Lord established Sabbath - Genesis 2:2-3; Exodus 20:11; Exodus
31:17; Hebrews 4:4,10 Sabbath required in Old Testament - Exodus
12:16; Exodus 20:9-10; Exodus 23:12; Exodus

34:21; Exodus 35:2; Leviticus 23:3; Deuteronomy 5:13-14; Nehemiah
10:31; Jeremiah 17:21-22,24

Penalty for not serving Sabbath

Exodus 31:15

Numbers 15:32-35

Nehemiah 13:15-18

Jeremiah 7:27

2. Sabbatical year

Exodus 23:10-11

Leviticus 25:1-5

Nehemiah 10:31

Consequences of not observing sabbatical year

- Leviticus 26:34 Leviticus 26:43

3. Year of Jubilee - Leviticus 25:11

4. Religious holidays in Old Testament * Passover - Numbers 28:18; Numbers 28:25; Deuteronomy 16:8

* Day of Atonement - Leviticus 16:29; Leviticus 23:27-31

* Feast of Unleavened Bread - Leviticus 23:7-8

* Feast of Booths - Leviticus 23:34-36; Numbers 29:12, 35

* Various religious festivals - Leviticus 23:21; Leviticus 23:24-25 Numbers 28:26; Numbers 29:1; Numbers 29:7

ii. God's part in work

a. God gives job skills - Exodus 28:3; Exodus 31:1-3; Exodus

31:6; Exodus 35:30-35; Exodus 36:1-2; 1 Chronicles

22:12; 2 Chronicles 1:11-12; 2 Chronicles 9:23; Ecclesiastes 2:26; Daniel 1:17; Daniel 2:21,23

b. God gives success - Genesis 39:2-3; Ruth 2:12; 1 Chronicles 22:11 Nehemiah 2:18,20; Nehemiah 4:15, 19-20; Nehemiah 6:15-16; John 3:27

c. God controls promotion - 1 Chronicles 29:12; 2 Chronicles 9:8 Psalm 75:6-7 Daniel 2:37-38 Daniel 5:21

d. God can motivate people to work - Haggai 1:14 **iii. Employer and employee responsibilities**

a. Employer responsibilities

1. Pay a fair wage - Jeremiah 22:13; Malachi 3:5 * Example of negotiating for a fair wage -

Genesis 29:15; Genesis 30:28

* Punishment for those not paying fair wage - James 5:1,3-4

* Parable with illustration of paying fair wage - Matthew 20:1-16

2. Pay employee promptly - Leviticus 19:13 Deuteronomy 24:14-15

3. Be just and fair - Colossians 4:1

* Do Not threaten, rather serve employee

- Ephesians 6:7-9

4. Listen to employee complaints - Job 31:13-15 5. Give employee adequate rest or suffer consequences - Isaiah 58:3

6. If employer dishonest, employees become dishonest - Proverbs 29:12

7. Special treatment for employees who are 7. Special treatment for employees who are 14

* Employer blessed for having godly employees - Genesis 30:27; Genesis 39:5

8. Faithful employer - Nehemiah 5:14-18 9. Unfaithful employer - Exodus 1:13-14

10. Be selective in hiring employees - Proverbs 26:10

b. Employees responsibilities

1. Be faithful - Daniel 6:4

* Serve godly employer even more faithfully - 1 Timothy 6:2;

* Success can be result of employee faithfulness - Proverbs 17:2; Proverbs 27:18; Daniel 6:28

c. Example of employees so faithful that accountability not required - 2 Kings 12:15; 2 Kings 22:7

1. Example of supervised faithful employees

2 Chronicles 34:12

* Faithful employee a blessing to employer - Proverbs 25:13

2. Be obedient to employer because actually serving Lord - Ephesians 6:5-8; Colossians 3:22-24; Titus 2:9-10

* Even when working for unreasonable employer - 1 Peter 2:18-19

3. Honour your employer - 1 Timothy 6:1; Titus 2:9

4. Do not slander your fellow employees - Proverbs 30:10

5. Be content with your wage - Luke 3:14

6. Act with moral integrity - Genesis 39:7-9

iv. General principles of work and business

a. Do not be in business partnership with unbelievers 2 Corinthians 6:14-17

- b. Build business before building house Proverbs 24:27
- c. Productivity creates certain amount of clutter Proverbs 14:4
- d. Skilled people will be honoured Proverbs 22:29
- e. Do not presume upon tomorrow in business James 4:13-15
- f. Attend to your own business working with your hands 1 Thessalonians 4:11-12

- g. Ungodly people will sometimes persecute the godly to protect a wicked business
Acts 19:24-28

- h. The Lord can use work to humble us Psalm 107:11-12

- i. Fair remuneration required for goods and services 1 Kings 5:6;2 Chronicles 2:9-10
* * 12

- j. Retirement - Number 8:24-26

- k. The excellent wife works hard and is a blessing to her household - Proverbs 31:10-28 Titus 2:4-5
* Empty pursuits result in poverty - Proverbs 12:11;Proverbs 28:19

Savings and Investing

Is saving/investing scripturally legitimate?

- a. Verses that seem to legislate against saving
Matthew 6:19-21 Matthew 6:24-33
Matthew 19:16-21 Mark 6:8
Luke 5:11; Luke 12:22-34 Luke 18:18-30
*. We can save and invest only if we also give -

Luke 12:13-21

- b. Parable using saving and investing
Matthew 25:14-28

Luke 19:12-24

ii. Investment goals

1. Providing for your family - 1 Timothy 5:8

2. Leaving an inheritance

* It is proper to leave an inheritance - Proverbs 13:22 Proverbs 19:14 Isaiah 38:1; 2 Corinthians 12:14

* Old Testament laws of inheritance - Leviticus 25:46; Numbers 27:8-11; Numbers 36:2-9; Deuteronomy 18:8; Numbers 36:2-9; Deuteronomy 18:8; 18

* The Lord and the tithe were the Levites' inheritance - Numbers 18:20-24; Ezekiel 44:28-30

* Examples of leaving an inheritance - Genesis 15:2-4

Genesis 24:35-36

Genesis 25:5

Genesis 31:14-16

Genesis 48:21-22

Joshua 24:32

Ruth 4:5-10

2 Chronicles 21:3

Ecclesiastes 5:13-14

Ecclesiastes 7:11

* A blessing of godly obedience was the ability to leave and receive an inheritance

1 Chronicles 28:8

Ezra 9:12

Psalms 25:12-13

Proverbs 17:2

* Parable using inheritance as an illustration - Luke 15:11-31

* Jesus responds to inheritance question

- Luke 12:13-15

* Inheritance given too soon will not be a blessing - Proverbs 20:21

* It was practice to appoint a guardian until heir was old enough to manage the estate - Galatians 4:1-2

* It is vain to work hard to leave inheritance to the unwise or having no heirs - Ecclesiastes 2:18-21; Ecclesiastes 4:8

b. Unacceptable investment goals

1. The desire to become rich - 1 Timothy 6:9

* When we desire to become rich we are loving money - 1 Timothy 6:10

Flee the temptation to become rich - 1 Timothy 6:11

* *

10; Luke 4:5-8

iii. Saving Proverbs 21:20; Proverbs 30:24-25

a. Example of saving for a future need - Genesis 41:34-36 **iv. God's framework for successful investing**

a. Know where the Lord wants you to invest

Isaiah 48:17; Ecclesiastes 11:2

1. Business/vocation before acquiring home

Proverbs 24:27

* Those who owned homes - Matthew

8:14; Mark 1:29; Luke 4:38

* Those who did not own a home -

Matthew 8:20; Acts 28:30

c. Avoid risky investments - Ecclesiastes 5:13-14,16

d. Be a steady plodder - Proverbs 21:5

1. Do not be hasty - Proverbs 21:5 Proverbs 28:20 Proverbs 28:22

e. Timing important - Ecclesiastes 3:1

f. Seek counsel (See Counsel section)

g. Know financial condition to provide for needs and accomplish objectives

Proverbs 27:23-27 Luke 14:28-29

h. Planning and order encouraged

Proverbs 20:18; Proverbs 21:5; Proverbs 24:3-4

1 Corinthians 14:40; Corinthians 14:33

v. Instructions to successful investors a. Do not be proud - Jeremiah 9:23-24; 1 Timothy 6:17 James 1:9-11

- b. Do not trust in riches - Jeremiah 48:7; Jeremiah 49:4-5; 1 Timothy 6:17
- c. Give generously - 1 Timothy 6:18
- d. Do not become inaccessible - Isaiah 5:8

vi. General investing principles

- a. Pay a fair price for an investment - Leviticus 25:14-17 1. Some deceive to avoid paying fair price -

Proverbs 20:14

- ii. Acceptable for a wife to invest - Proverbs 31:10,16,24

- b. Old Testament believer was to lend to needy believers - Deuteronomy 15:7-9

- 1. The lender was blessed - Psalm 112:5
- 2. New Testament extended obligation to those who asked for loan - Matthew 5:42

- c. No interest was to be charged - Exodus 22:25; Leviticus 25:35-37; Deuteronomy 23:19

- 1. 1. 12
- 2. Blessed if interest not charged - Deuteronomy 23:20; Psalm 15:1,5; Ezekiel 18:7-17
- 3. Cursed if interest charged - Proverbs 28:8; Ezekiel 18:10,13; Ezekiel 22:12-13; Habakkuk 2:6- 7
- 4. Permissible to charge a foreigner interest - Deuteronomy 23:20

- d. A necessity was not to be taken to secure a loan - Exodus 22:26-27; Deuteronomy 24:6,10-13; Deuteronomy 24:17

- 1. Accusation of violating this law - Job 22:5-6
- 2. Blessed if no such pledge taken - Ezekiel 18:7, 9,16-17; Ezekiel 33:15
- 3. Cursed if such a pledge taken - Ezekiel 18:10,12-13; Amos 2:6, 8
- Wicked take such pledges - Job 24:3, 9

- e. Loan repayment was not required

1. Debts forgiven every seven years (See Debt section)
2. In New Testament, lend even to enemies expecting no return - Luke 6:34-35

Budgeting

i. Know your financial condition a. To be able to provide for needs - Proverbs 27:23-27

b. To be able to successfully accomplish objectives - Luke 14:28-29

ii. Our lives should exhibit order 1 Corinthians 14:40

a. Lord is not a God of confusion- 1 Corinthians 14:33

iii. Planning encouraged

Proverbs 20:18; Proverbs 21:5; Proverbs 24:3-4

Contentment

i. Contentment is learned, enabled by the Lord

Philippians 4:11-13

* Be content/not anxious because Lord is our provider - Matthew 6:25-34; Luke 12:22-31; Hebrews 13:5-6

* Be content with basic needs of life satisfied - 1 Timothy 6:8

* Be content with your salary - Luke 3:14

ii. Contentment comes largely because of a desire for Christ

Psalms 73:25

iii. Contentment and godliness yield great gain

Timothy 6:6

iv. A husband of an adulteress will not be content

Proverbs 6:35

Coveting

i. Commanded not to covet Exodus 20:17;

Deuteronomy 5:21

Deuteronomy 7:25

a. Punishment threatened for

Joshua 6:18;

Micah 2:1-3

1. Example of punishment for coveting

Joshua 7:11-25

2. Examples of coveting given to instruct us

1 Corinthians 10:6

b. The covetous shall not inherit the Kingdom of God

1 Corinthians 6:9-10

1. Covetous person is an idolater

Ephesians 5:3,5

c. Do not associate with a covetous believer 1 Corinthians 5:9-11

d. Example of godly person not Acts 20:33

D. God can control coveting - Exodus 34:23-24

ii. Coveting used as illustration of the function of the law

Romans 7:7-8

Greed

i. Commanded not to be greedy Ephesians 5:3,5; Colossians 3:5

a. Guard against every form of greed - Luke 12:15 1. Exercise self-control if you tend to be greedy - Proverbs 23:1-3

b. When Christ becomes our desire, greed not a problem - Psalm 73:25

c. Example of godly person who was not greedy - 1 Thessalonians 2:5

ii. The Lord punishes greed

a. As an example to His children - 1 Corinthians 10:6

1. What the greedy desired - Numbers 11:4-5; 1 Samuel 14:32

1. Greedy leaders - Isaiah 56:11

2. Greedy people are wicked - Romans 1:28-29; Psalm 10:3-4

3. Greed will capture the greedy - Proverbs 11:6

4. False prophets will exploit the body of Christ out of greed - 2 Peter 2:1-3; 2 Peter 2:14-15
 5. There are those who will never be satisfied - Proverbs 30:15
 6. Religious people can be greedy - Ezekiel 33:31
- c. Example of Lord punishing greedy people - Numbers 11:34; 2 Kings 5:20-27; Jeremiah 6:12-13; Jeremiah 8:10

Evil Use of Money

i. Betrayal of Jesus

Matthew 26:14-15; Matthew 27:3-10 Mark 14:10-11
Luke 22:3-5
Acts 1:18

ii. Brothers sold into slavery

Genesis 37:28

iii. Money paid for divination

Numbers 22:7
Numbers 22:18
Numbers 24:13

iv. Money offered for attempted murder of Jewish race

Esther 3:9-11; Esther 4:7

v. Money paid to harm Samson

Judges 16:4-5; Judges 16:18

vi. Money paid for murder

Judges 9:4

Taxes/Tribute

i. Commanded to pay taxes Romans 13:5-7

a. Jesus approved of paying taxes - Matthew 22:17-21; Mark 12:14-17 Luke 20:22-25

ii. Examples of taxes paid

2 Kings 3:4

2 Kings 15:20
2 Kings 23:33, 35
Ezra 6:8

- a. Special reward - taxes not required to be paid - 1 Samuel 17:25
- b. No taxes/tribute required of Levites - Ezra 7:24
- c. c. 27

iii. Examples of tribute paid

1 Kings 4:21
2 Kings 17:1-3
2 Chronicles 17:5
2 Chronicles 17:12
2 Chronicles 27:5
2 Chronicles 36:3
Ezra 4:20
Ezra 4:13

Poor

I. Commanded not to oppress the poor

Exodus 22:21-24

Job 34:28

Proverbs 28:3

Isaiah 32:6-7

1. Description of people oppressing the poor

Proverbs 28:15; Proverbs 30:14

2. Judgement on those who oppress the poor

Job 20:10, 15, 18-20, 26, 28; Psalm 37:14-15; Psalm 109:11, 16; Proverbs 22:16; Proverbs 22:22-23; Isaiah 3:14-15; Isaiah 10:1-2; Jeremiah 22:1-5; Ezekiel 22:7, 29; Amos 2:6-7; Amos 4:1-2 Amos 5:9-12; Amos 8:4-6; Zechariah 7:9-12; Malachi 3:5

3. Request for the Lord to judge oppression of the poor - Psalm 94:2, 6, 7

* Example of oppressing the poor - Jeremiah 2:34

* Religious people oppressing the poor - Mark 12:38-40; Luke 20:46-47

* Oppressing the poor is common - Ecclesiastes 5:8

ii. Defend/help the poor/ helpless Proverbs 31:8-9

Isaiah 1:17

Jeremiah 21:12

a. Godly people help the poor

Proverbs 29:7 Job 30:25

b. Lord blesses those who help the poor Psalm 41:1-3; Proverbs 19:17

1. Blesses leader who helped the poor

Proverbs 29:14; Jeremiah 7:5-9

2. Feed the poor and the Lord will repay

Luke 14:12-23

c. Judge the poor fairly Exodus 23:6

Deuteronomy 24:17

d. Show mercy to the poor Daniel 4:25-27

e. Those who do not defend the poor will be judged Jeremiah 5:27-29

1. Sin of Sodom, not helping the poor - Ezekiel

16:49

2. Example of leader who did not defend poor -

Isaiah 1:23

f. How we treat the poor reflects upon the Lord Proverbs 14:31; Proverbs 17:5

iii. God's part with the poor

a. Lord provides for/protects the poor and needy Deuteronomy 10:18 Job 5:15

Psalm 9:18; Psalm 10:14; Psalm 12:5

Psalm 34:6; Psalm 35:10; Psalm 40:17 Psalm 68:6; Psalm 68:10; Psalm 69:33 Psalm 102:17; Psalm 107:4; Psalm 109:31 Psalm 113:7; Psalm 132:15; Psalm 140:12 Psalm 146:7 Psalm 146:9 Psalm 147:6 Proverbs 15:25

Isaiah 11:4; Isaiah 14:30; Isaiah 25:4; Isaiah 41:17 Jeremiah 20:13

1. Prayer for Lord to help the poor Psalm 72:4,10, 12-15

Psalm 74:21

Psalm 82:3-4

Psalm 109:21-22

2. Humanity's view of God's part and the poor Job 24:2-12, 14

Revelation 2:9

Revelation 3:17-18

1. Lord chose weak to shame the strong - 1 Corinthians 1:26-27

2. Lord made all people - Proverbs 22:2 Proverbs 29:13

1. Humanity's perspective of poor - Ecclesiastes 6:8

iv. Problems and benefits for poor

a. Problems for the poor

1. Poor have few friends Proverbs 14:20 Proverbs

19:4 Proverbs 19:7

2. Poor suffer injustice - Proverbs 13:23

3. Poor relate to rich meekly - Proverbs 18:23 4. Poor serve rich - Proverbs 22:7

5. Poor are ignored - Ecclesiastes 9:14-16

6. Poverty - Proverbs 10:15

7. Prayer not to be poor - Proverbs 30:7-9

1. Poor are called blessed - Luke 6:20,24

2. Poor are rich in faith - James 2:5

3. Gospel is preached to the poor - Isaiah 61:1; Matthew 11:2-5; Luke 4:18; Luke 7:22

4. Poor will not be kidnaped for riches - Proverbs 13:8

5. Poor who know the Lord will be comforted in heaven - Luke 16:19-25

6. Poor can glory as children of God - James 1:9-10 7. During restoration of Israel, poor will benefit - Isaiah 29:19

8. Poor, but wise, understand the rich - Proverbs 28:11 9. Things poverty better than Proverbs 19:1 - Proverbs 19:22; Proverbs 28:6

v. Examples of poor 1 Samuel 18:23

Psalm 70:5

Psalm 86:1

Lamentations 1:11 Luke 2:22-24

1 Corinthians 4:11-12 2 Corinthians 6:4-5, 10 2 Corinthians 11:27
Philippians 4:11-14

a. Poor/rich in Church - 1 Corinthians 11:18-22

vi. Giving to the poor

a. Return of land - Leviticus 25:11-13

a. Return of land - Leviticus 25:11-13

54

1. Not obeying laws resulted in judgement - Jeremiah 34:13-17

vii. Miscellaneous Proverbs 13:18; Proverbs 20:13; Proverbs 21:17;
Proverbs 23:20-21

b. No poor in land if people fully obeyed - Deuteronomy

15:4-5

c. Only poor left in defeated land

2 Kings 24:14; 2 Kings 25:12

Jeremiah 39:10; Jeremiah 40:7; Jeremiah 52:15 * Other areas addressing
poor: Lending,

Partiality, Work

Riches

I. Biblical perspective of possessions

a. Lord's perspective of riches Revelation 2:9

1. People's perspective of possessions Job 5:5 Job 15:29

Job 20:10, 15, 18-20, 26, 28

Job 21:13, 16

Job 22:23-25

Job 27:13, 16-17

Job 36:11

Job 36:19

Ecclesiastes 7: 11-12

b. We take nothing with us when we die

Psalm 49:16-20; Ecclesiastes 5:13-15; 1 Timothy 6:7; Psalm 39:6

c. You cannot buy redemption for your soul

Psalm 49:5-8; Proverbs 11:4; Matthew 16:26; Mark 8:36-37; Luke 9:25

Proverbs 14:20

Proverbs 19:4

Wealth is fleeting

Proverbs 23:4-5; Hebrews 11:24-26; 1 Peter 1:7 1 Peter 1:18

f. All possessions are nothing

Philippians 3:7-8; 1 Timothy 6:17

1. Riches useless apart from the Lord Ecclesiastes 2:4-11

h. Things more valuable than riches

Job 28:15-19 Psalm 37:16 Psalm, 119:14 Psalm 119:72 Psalm 119:127

Proverbs 3:13-16 Proverbs 8:10-11 Proverbs 8:18-21 Proverbs 15:16

Proverbs 16:8 Proverbs 16:16 Proverbs 16:19 Proverbs 19:1 Proverbs 20:15

Proverbs 22: 1 Proverbs 28:6

i. Much required from those who Luke 12:48

ii. Blessings of wealth

a. Righteous will be rewarded with Proverbs 13:21 Proverbs 15:6

b. Wealth for person who meditates on Word of God Psalm 1:1-3

c. The prosperous will worship the Lord

Psalm 22:29

d. Praying for prosperity

Psalm 106:5

Psalm 122:6-7 Psalm 128:5

3 John 2

1. Rich godly people; Genesis 12:5; Genesis 13:2; Genesis

15:13-14; Genesis 24:1; Genesis 24:16; Genesis 24:35; Genesis

26:12-14

Genesis 30:43 Genesis 33:11 Genesis 41:42 Genesis 45:13 Genesis 46:6
Genesis 47:27
Joshua 22:8
Ruth 2:1
2 Samuel 1:24
1 Kings 10:4,7
1 Kings 3:11-13
1 Chronicles 29:23
1 Chronicles 29:28
2 Chronicles 1:11-12
2 Chronicles 9:22
2 Chronicles 17:5
2 Chronicles 17:11-12 2 Chronicles 18:1
2 Chronicles 32:27-30 Nehemiah 9:25
Job 1:3
Daniel 3:30
Matthew 27:57
1 Corinthians 4:8, 11-12 Philippians 4:11-18

e. Lord delights in prosperity of His servants Psalm 35:27; Hebrews 11:36-40

Jesus is worthy to receive riches Revelation 5:12

The wise can become rich

Proverbs 14:24

How wealth is acquired

Proverbs 24:3-4

1. Things that keep people from wealth Proverbs 21:17 Proverbs 22:16

iii. Dangers of wealth a. Loving wealth Psalm 62:10 b. Pride

Ezekiel 28:4-5

1 Timothy 6:17

1. Rich should not be proud because life is short James 1:9-11

2. Boast in Lord not riches

Jeremiah 9:23-24

c. Riches afford a sense of security

Proverbs 10: 15; Proverbs 18:11; Psalm 30:6-7

1. Those who trust in riches Psalm 49:10-12

Genesis 13:5-11

Genesis 26:12-16

Genesis 36:6-7

Isaiah 5:8

Riches can separate Christians

1 Corinthians 11:18-22

Riches are deceitful/can choke fruitfulness

Proverbs 11:18; Matthew 13:4-5,7,22; Mark 4:2-3,7,18-19

Luke 6:24 James 5:1-5

v. Why do the wicked prosper? . Psalm 10:3-5

Psalm 37:1-2,7,9-11

Psalm 73:1-20

Proverbs 11:16

Jeremiah 12:1-2

1 Samuel 25:2 Esther 1:4

Esther 5:11

Isaiah 2:7

Ezekiel 27:33 Daniel 11 :2 Luke 19:2

b. Commanded not to seek prosperity of particular people Deuteronomy 23:6; Ezra 9:12

vi. Wrong way to prosper

a. Some prosper by sinning without acknowledging sin Hosea 12:8
Zechariah 11:5

» Some act religious to prosper Judges 17:13

vii. Miscellaneous

Proverbs 2:4; Ecclesiastes 10:20

Patiality

I. Lord is not partial

Deuteronomy 10:17

2 Chronicles 19:7

Job 34:19

Ephesians 6:9

ii. We are not to be partial

Proverbs 28:21

James 2:8-9

James 2:1-9

Exodus 23:3

Leviticus 19:15

Leaders/judges are not to be

Deuteronomy 1:17; Deuteronomy 16:18-19; 2 Chronicles 19:6-7

iii. Cursed if partial Malachi 2:9

iv. Correct attitudes

1. Be of the same mind towards one another Romans 12:16

a. Consider others more important than yourself Philippians 2:3

Children

I. Parents are responsible for teaching their children godly principles and practices of life

Deuteronomy 4:9

Deuteronomy 6:6-7

Deuteronomy 11:18-19

Proverbs 22:6

Idolatry

y

I. Commanded not to be an idol worshipper

Exodus 20:23

a. Idols are the work of people's hands

Psalms 115:4 Psalm 135:15

1. God provides everything, even material used for idols Hosea 1:8, 13

b. Greed equated with idolatry

Colossians 3:5

ii. God judges those who worship idols

Ezekiel 23:29-30; Micah 1:7

» Example of God's people destroying idols, then Lord blessing Isaiah 30:22-23

iii. Example of idolatry cloaked in religion

Judges 17:2-4

Miscellaneous

a. Business

1 Kings 10:29; Proverbs 20:14; James 4:13-15

b. Financial consequences of adultery

Proverbs 5:10 Proverbs 6:35 Proverbs 29:3

c. Human heart

Proverbs 23:6-8 Ezekiel 33:31 James 3:14-16 James 4:2-3 2 Peter 2:3

d. Old Testament law concerning marriage Deuteronomy 21:14

e. Some have no concern with money Isaiah 13:17 2 Samuel 21:4

f. Miscellaneous

Ruth 3:10 Proverbs 11 :26 Proverbs 12:9 Proverbs 23:23 Isaiah 53:9

Matthew 13:52 Mark 5:25-26 Acts 22:28

Proverbs 17:26

h. Lord's judgement Isaiah 7:23 Isaiah 23:18

i. The Messiah will prosper Isaiah 52:13 Isaiah 53:10

j. A relationship with the Lord cannot be bought Isaiah 55:1-2

k. Unfaithfulness equated with harlotry

Ezekiel 16:33-34

l. Laws concerning the priests and the land

Ezekiel 48:14

m. Lord valued little by ungodly

Zechariah 11:12-13

n. More given to one who has; all taken from one who has not

Mark 4:24-25

o. Money used to illustrate angelic joy of salvation

Luke 15:8-10

p. View of ownership in the early Church

Acts 2:44-45 Acts 4:32-37

q. People coming to know Lord give up costly evil things Acts 19:18-19

r. Vindication

Genesis 20:16

s. Spoils, plunder

Genesis 34:27-29

1 Samuel 17:53

1 Kings 20:1-6, 8

2 Kings 14:12,14

2 Chronicles 20:25 Ezra 9:7

Esther 8:11

Esther 9:5, 10

Isaiah 10:5-6

Isaiah 10:12-14 Ezekiel 26:12

Ezekiel 30:4

Hosea 13:15

Amos 3:11

Obadiah 1:13 Obadiah 1:6, 11 Micah 4:13

Nahum 2:9-10 Nahum 3:1 Habakkuk 2:6-8 Zephaniah

1:11,13,18 Zephaniah 2:9

2 Corinthians 8: 13-15 1 Timothy 2:9

u. Restitution

Exodus 21:18-19 Exodus 21:22 Exodus 21:28-30 Exodus 21:32-36

v. Leaders

1 Samuel 8:10-11, 14-17 Ezekiel 45:7-8 ,

w. Prophecy

Jeremiah 32:6-7, 9, 14-15

Jeremiah 32:25 Ezekiel 7:11-13, 19 Ezekiel 38: 10-13 Daniel 11 :24 Daniel 11:38 Daniel 11:43

Zechariah 14:1-2 Zechariah 14:14 Luke 17:28 2 Timothy 3:1-2 Revelation 6:6 Revelation 6:15-16 Revelation 9:20-21 Revelation 13:16-17 Revelation 17:4 Revelation 18:3 Revelation 18:11-19

x. Dishonest people in Church/

x. Dishonest people in Church/

17 Luke 19:45-46 John 2:14-16

2 Corinthians 12:14 1 Timothy 3:2-3

1 Timothy 3:8

1 Timothy 6:5-6 Titus 1:10-11

1 Peter 5:1-2

1. One who loves money will never get enough Ecclesiastes 5: 10-11

2. Miscellaneous verses

Song of Solomon 8:7

Isaiah 24:2

Isaiah 52:3

Lamentations 4:1-2

Matthew 22:5

Luke 12:13-15

Luke 16:1_14

Acts 8:18-24

1 Corinthians 10:33

2 Corinthians 6:4,10

Colossians 3:1-5

1 Timothy 4:4

Hebrews 10:34

Hebrews 11:24-26

1 John 2:15-17

3. Good in spite of money offered for evil

2 Samuel 18:11-12

4. Mercenary

1 Kings 15:16-20 2 Kings 16:5,8-9 2 Chronicles 16:2-4 5. Litigation

Isaiah 59:2, 4 Matthew 5:25-26 Matthew 5:40 Luke 6:29-30 Luke 12:58-59

1 Corinthians 6:1-8

6. The wicked oppose the work of God when it costs them money

Acts 16:16-19

Acts 19:24-27

Sharpen your

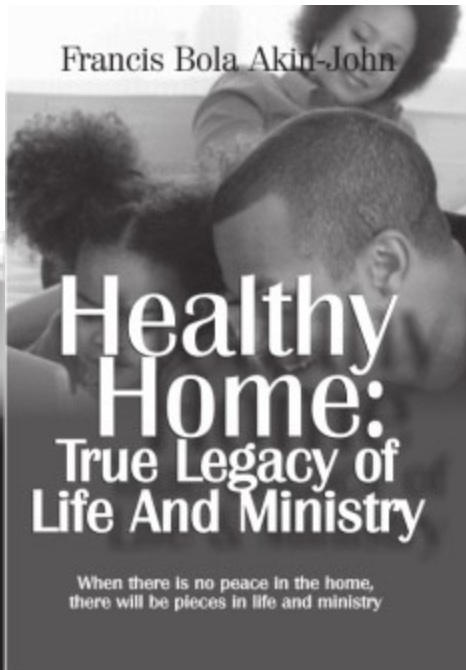
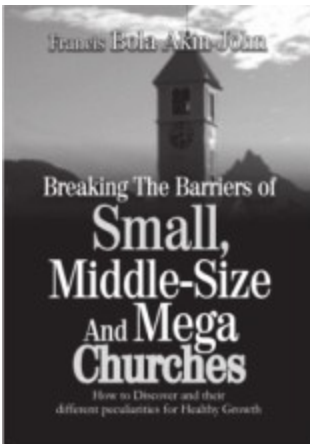
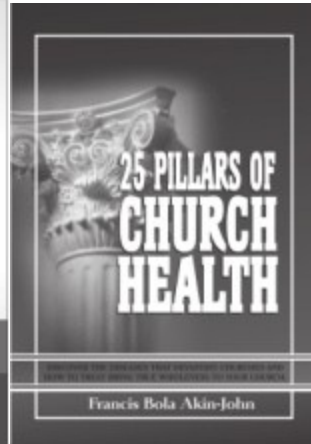
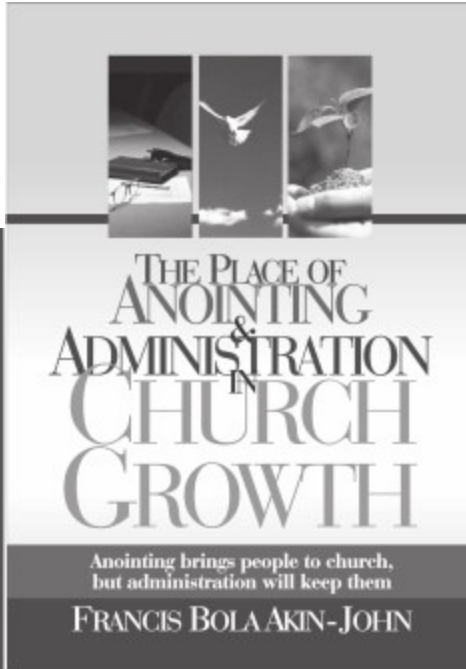
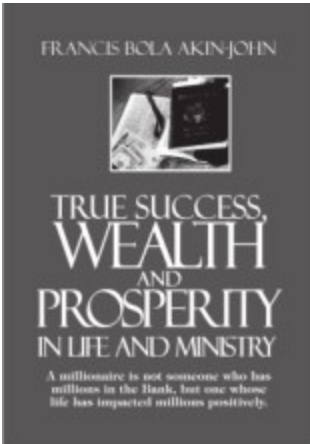
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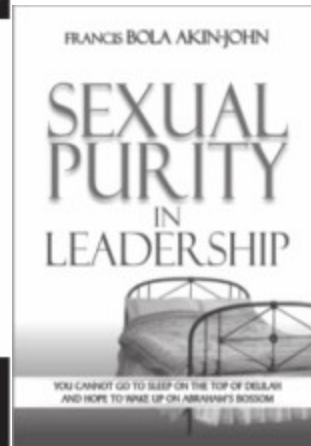
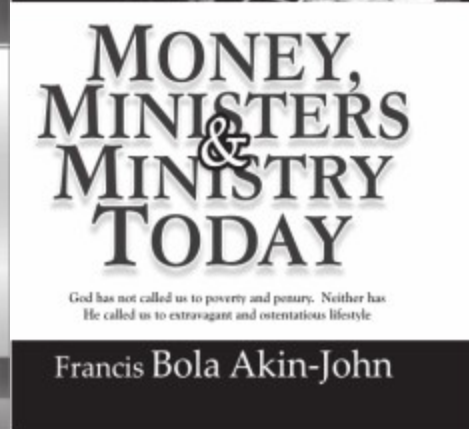
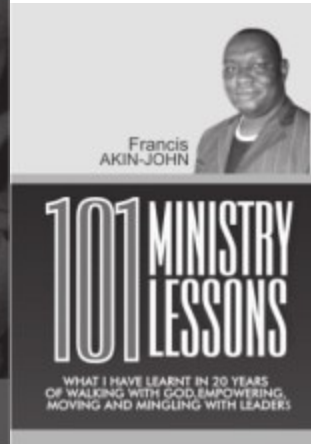
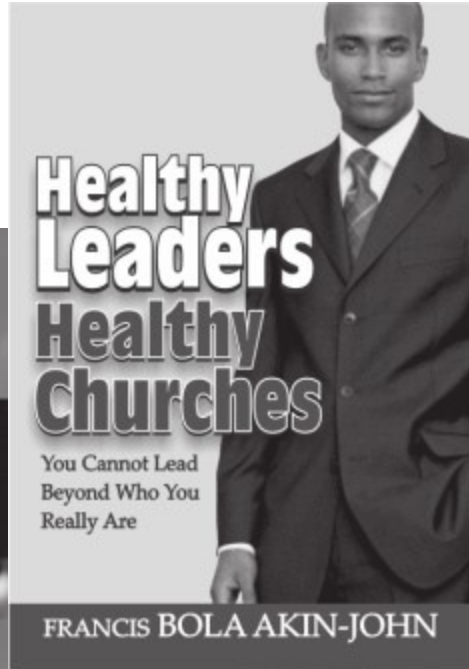
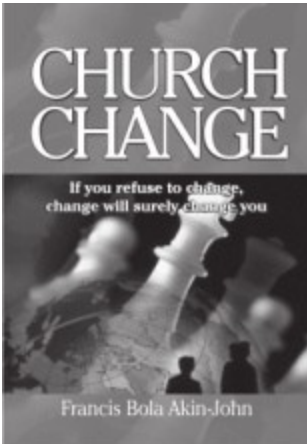
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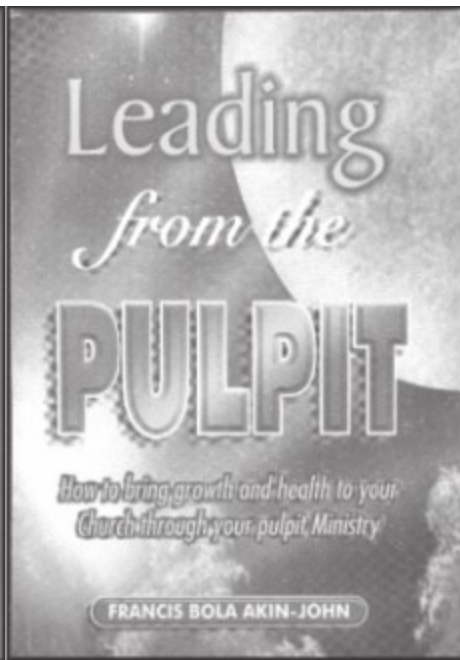
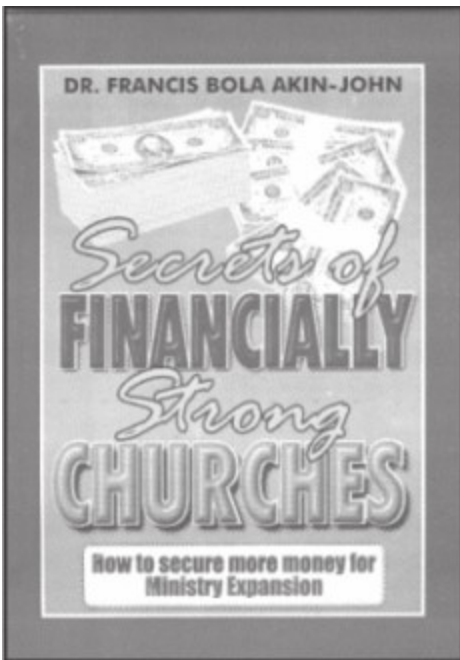
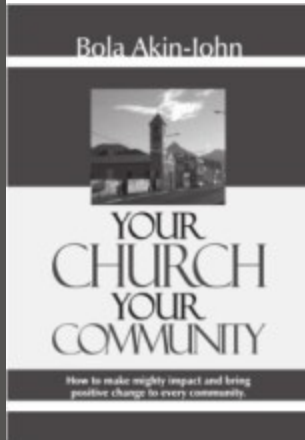
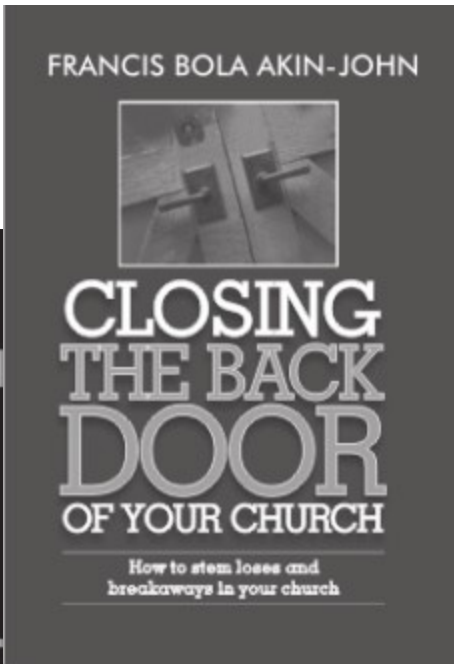
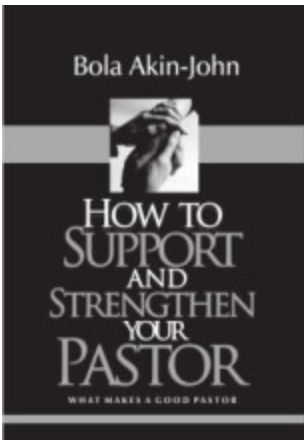
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THAN THE LIFE OF THE PASTOR

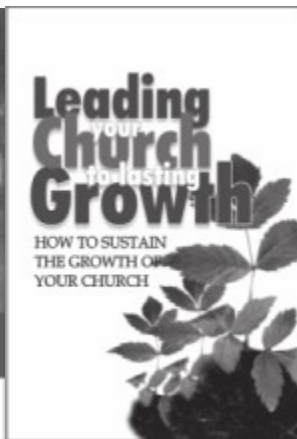
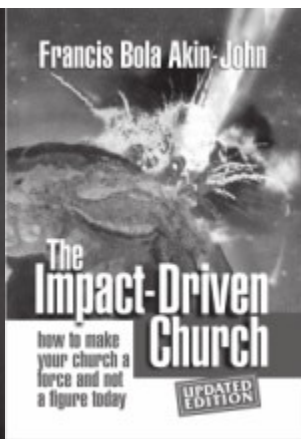
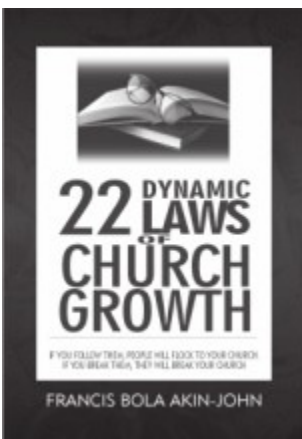
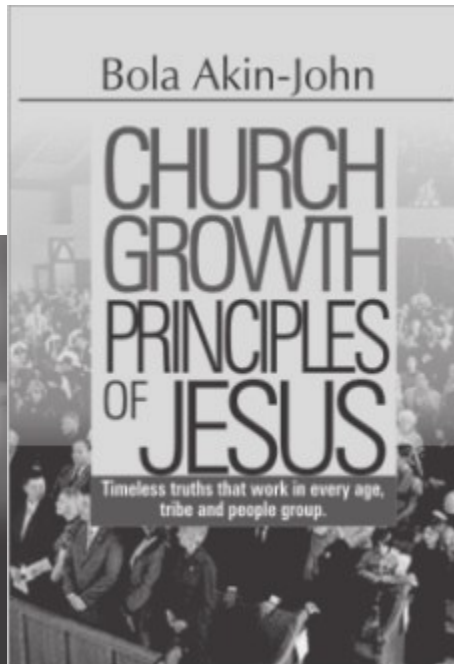
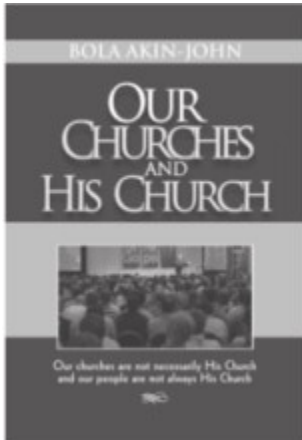
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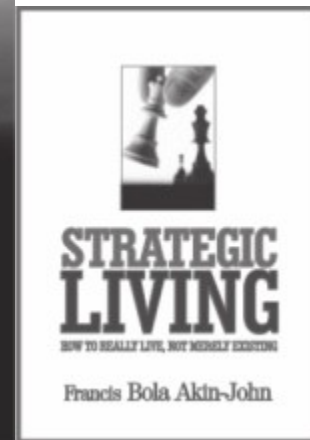
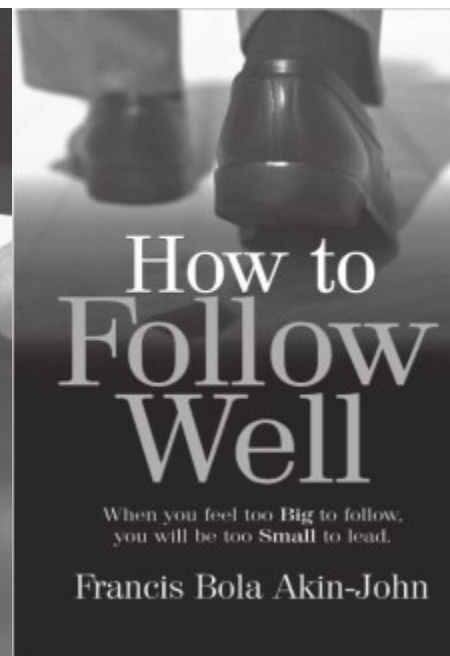
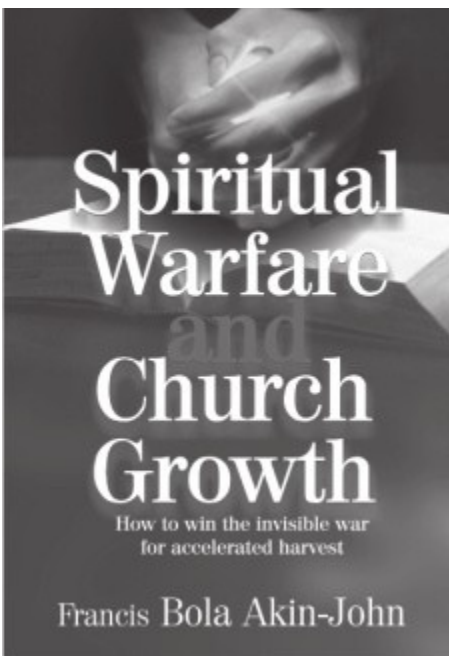
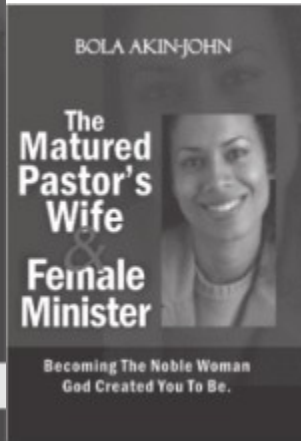
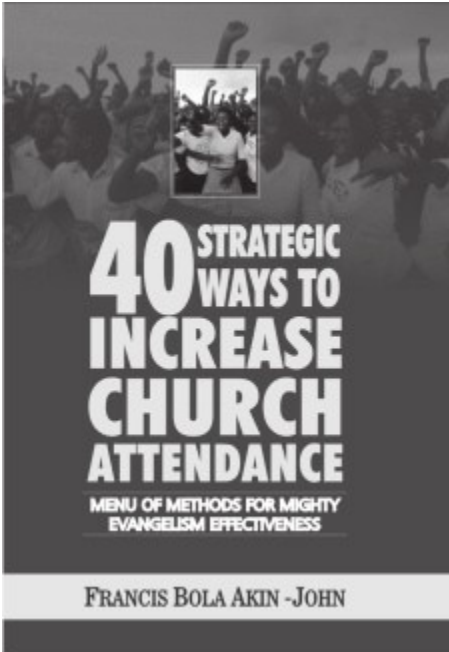
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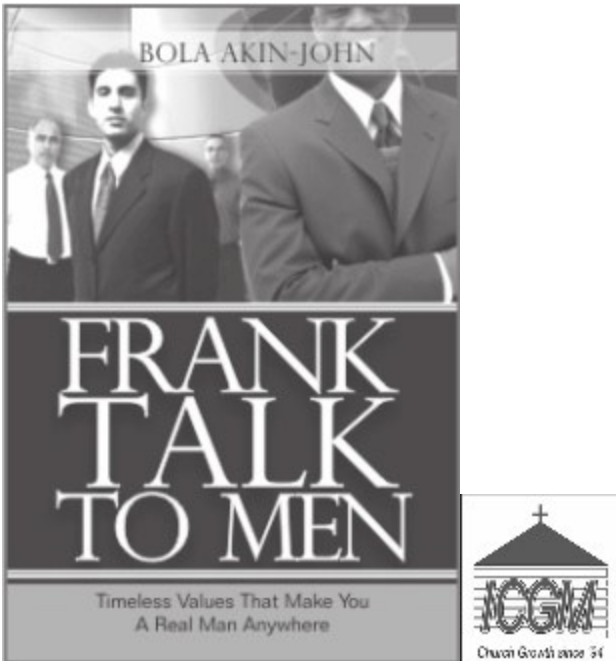


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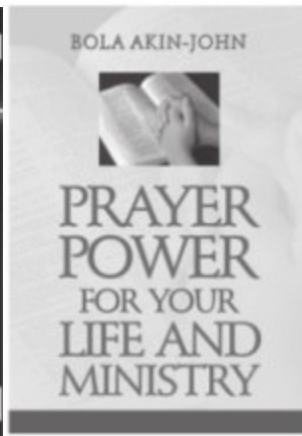






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Dr. Francis Bola AKIN-JOHN

- * Started ministry in 1988.
- * Pastored five denominational churches in the space of 8 years.
- * Started Church Growth Ministry in 1994 after hearing God said “Go and strengthen pastors and support churches to grow and be healthy”.
- * Has held hundreds of conferences across Nigeria, Africa and Europe with combined attendance of many Thousands of church leaders.
- * Has written over 35 books that has sold thousands of copies such as ‘Grow the Pastor, Grow the Church’, ‘The Impact-Driven Church’, and ‘22 Dynamic Laws of Church Growth’.
- * Founded International Institute of Church Growth that has trained over 5,000 pastors and leaders with attendant growth testimonies.
- * Has written and produced hundreds of materials on various aspects of church growth, leadership and health that is being used by thousands of church leaders.
- * Has mobilized and equipped men to become real men through seminars, resources and tapes.
- * Has sold thousands of tapes - audio, DVD, CDs that continued to bless and edify thousands of ministers and church leaders.
- * Has consulted and helped many denominational and independent churches to overcome stagnation, crisis and breakaways.
- * Has been used by God to raise and grow thousands of ministers, churches and ministries across the nations.

* He is trying to live his major passion of “Empowering Leaders to Grow Healthier Churches and Ministries” across the world.



THE
AUTHOR