

## GOD'S MONEY

How to manage money is a very important subject for every believer in Jesus Christ to understand. It is not hard to imagine that if we manage it well – that is according to His leading – we will find His blessing and peace. We will find a certain satisfaction in knowing we are doing His will.

But, unless we have wisdom from Him, we may not have the same enjoyable experience. We may find ourselves in financial difficulty and uncomfortable situations. We may end up embarrassed and even bankrupt. We may find ourselves without things we need or want. If we wish to live without these unpleasant events and find God's blessing, we must understand how it is He wants us to manage our finances.

Perhaps the most basic and important fact we need to understand is that once we receive God's life through Jesus Christ, a radical change takes place in our lives. Although some may not realize it, a truly dramatic alteration occurs. This change is that we no longer belong to ourselves. We are no longer our own masters. The Bible teaches us that we have been bought with a price. Someone has purchased us. We have become someone else's slave. We are no longer supposed to run our own life.

Before we opened up our lives to God, we were our own. We were free to do whatever we wanted with our time and money. But afterward, we no longer belong to ourselves. We belong to God. We read in I Corinthians, "You are no longer your own master because you have been purchased with a high price..." and, "You were bought with a price." (I Cor 6:19,20; 7:23). The highest possible price has been paid for us. The God of the universe sacrificed the life of His own Son to redeem us.

Now it is right here that many Christians fail. It is very possible that many believers did not come to Christ with this most basic and important realization. Perhaps they came to Him because of some personal need. It is possible that they glimpsed Him through some message, book, or even through His creation. But far too many don't understand that coming to Jesus means giving up their own rights, their own directions, and even their own lives.

However, if we are to have success in our Christian walk and know His fulness, this is a question which must be settled. Who is going to run

our life? Who is going to be the Master? Who is making the decisions? Is it us or is it God? Are we entering into His kingdom? In other words, are we crowning Him as our King? Are we living in obedience to Him? Are we really a “living sacrifice” laid upon His altar (Rm 12:1)? Or are we still running our own lives and just crying out to Him from time to time when things don’t go as we wish they would.

Once we have the question decided about who is to run our lives, it becomes easier to find His blessing upon our finances. Without such a decision, it is impossible to realize financial contentment and peace.

When we decide to take Jesus as our Master, then we must also realize that our money is no longer “ours.” It now belongs to God. Therefore, we no longer have any right to decide what to do with it. It should no longer be under our control. We should not be the ones making the financial decisions for ourselves and our family. Any money we had, any money we have right now, and any money we might receive in the future is God’s money, not ours.

The truth is that *most* financial difficulties in which Christians find themselves are a result of disobedience. They are a result of acting independently and not in obedience to their Master. This truth should be self-evident.

It is frequently the case that we have many “good ideas.” We have so many plans for how to live the way we want to, how to make more money, how to invest in a way that will make us rich, or even how to do some mighty work for God.

But often, it seems that God doesn’t seem to understand these things as clearly as we do. He doesn’t seem to see how great our plans and ideas are. He doesn’t seem to realize how successful we could be or how much money we could make if we just took certain steps with the money in our hands or even with the money which we could borrow.

So, since God seems so stodgy and slow to understand such things, we go ahead and act without His permission. We go ahead and follow our own ideas and plans. You can imagine how well such things turn out. It would seem that a child of God would soon see that his or her good ideas and “guaranteed successes” don’t go as planned and they would begin to submit themselves to God and let Him govern their use of money.

Yet amazingly this is not so. So, many brothers and sisters suffer through financial difficulties year after year, repeating the same mistakes over and over and over again. They trust their own discernment and ability so much that they seem sure that sooner or later they will find the pot of gold. Of course, from a distance, it seems so obvious that this will never work out. God simply won't let it. As long as His children are acting independently of Him with their finances, He will allow them to fail. He does this for their own good.

## BORROWING MONEY

One of the ways which many believers get into financial trouble is by borrowing money. This is a very common problem. They borrow money and then have trouble paying it back or even can't pay and become bankrupt.

What then is God's way? First and foremost, it is to obey Him. Christians are not prohibited from borrowing money. Although we are exhorted to "owe no one anything" (Rm 13:8), this cannot be seen as an absolute prohibition on ever, in any circumstance, borrowing. For example, Jesus Himself borrowed a donkey for His entry into Jerusalem. Also, the prophet Elisha instructed the widow to borrow a lot of "vessels" from her neighbors (II Kings 4:3).

However, we must be extremely careful in this area of borrowing. Our natural man, our flesh, has a very strong attachment to and dependence upon money. Much of today's population is striving after this very thing. Therefore, when we think about borrowing, we must be very careful to hear from God. We must not depend upon our own logic. We must not be guided by our own understanding of what would be "good business." We cannot depend on what seems to be "a sure thing." We dare not be led by our impulses, desires, analysis, or feelings. We must submit to and obey God. If and when we don't, we will end up in trouble.

Why do we borrow money? Many times it is because we want to do something or to buy something for which we don't have the resources. But why don't we have the resources we need? Could it be that God has not given them to us for a reason? Could it be that it is not His will for us to

have them? Have we stopped to ask our Master about this subject and so heard from Him?

Too often in such situations, we turn to our own strategies to try and get what we want or feel that we must have. Instead of through prayer and patience trusting God, we take matters into our own hands. This then might involve borrowing money. Perhaps we want a new car or television. Maybe we want to remodel our home. Perhaps there's some business deal that "just can't go wrong" and will make us a lot of money. We desire things. We lust after them. We covet what others have and so we go after them by borrowing money. Possibly we use our credit card for this purpose.

When we do this, most of us imagine that we will be able to pay back what we borrowed. Perhaps our salary, or that of our spouse, seems sufficient to make the payments. Possibly we have some ideas of how we can use the profit from our investment of other people's money to repay what we have borrowed.

Our reasoning for borrowing might seem solid. We might even convince others that we are doing the right thing. But only God knows the future. For example, what if we and/or our spouse becomes ill tomorrow? What if the economy collapses? What happens if there is an accident, a fire, a flood, or any other kind of unpredictable event? Will we still be able to pay back what we borrowed? Maybe not.

If we have carefully obeyed God in whether or not we borrow, then we will have the assurance that everything will work out. If we have gone ahead and entered into financial obligations with consulting Him or without obeying Him, many kinds of unpredictable events may interrupt our plans and put us in embarrassing and difficult situations.

I don't think it would be wise to try to make a list of things for which it is "O.K." to borrow money. We cannot make this subject into a set of rules. Some, for example, might think buying a house or car would fit into this category, while something less "essential" like a new boat would not be God's will. The only correct answer is to submit to God. We must genuinely and sincerely seek Him about the use of ALL our resources, including the question of whether or not we should borrow. Once again, we no longer belong to ourselves. We now have a Master to whom we owe obedience.

Very often, we borrow in disobedience to Him. We borrow because

we desire something for which He has not provided. We are impatient to possess things or to increase our income. Our flesh is anxious to “become financially independent,” to have things that others have, to satisfy our desires, or to get rich and so we risk borrowing money to “make it big.” On the other hand, the scriptures teach us to be content with what we have.

John the baptiser told the soldiers that they should be content with their wages (Lk 3:14). Paul explains to the Philippians: “I have learned in whatever circumstances I am in to be content” (Phil 4:11). In another place he says: “Therefore, if we have food and clothing, we will be content” (I Tim 6:8). The author of Hebrews in chapter 13, verse 5 says: “Stay away from the love of money. Be content with the things which you have.” In other words, we should be content with what God has seen right to give us.

People often borrow because they lack faith. They don’t trust that God has what is best for them in mind. They imagine that He doesn’t understand their situation, their needs, or their desires. Possibly, He expects them to “do something themselves.”

So, instead of asking Him, they take steps on their own. Perhaps they have prayed and prayed and still they don’t have things they want. James explains to us the reason for this. He says, “...you ask and don’t receive it because you ask wrongly, intending to waste *it* on self-satisfaction” (Js 4:3). Very often, when we take certain steps in our life without consulting God, we end up in very bad, uncomfortable situations.

The Bible teaches us that “...the borrower is the servant of the lender” (Pr 22:7). When you borrow money, you become a servant to the one who loaned you that money. You are no longer free. You must work hard to repay that money and the interest which has been agreed upon. You cannot be free from this burden of service until you have paid what you owe. You, who are supposed to be a servant of God, have become the servant of a money lender.

Therefore, your time and attention have become divided. Instead of being free to spend your time and money serving Jesus, you have other obligations. Now you have to serve the person or institution to whom you owe money. How many of God’s precious children are slaving away, trying to pay for things they have bought with credit, serving the god of this world instead of Jesus?

We are taught that it is a blessing to not be a borrower but to be a lender instead. Those who are obeying God and, therefore, experiencing His blessing, will not be those who are in debt, but those who are generous and are giving.

## MONEY IS FOR GOD'S KINGDOM

Far too many believers have not yet come to understand that they no longer belong to themselves. If they have truly been “converted” then they belong to the Master. They are no longer supposed to be running their own lives. Consequently, their money too should no longer be under their control. If it is still under their own control, then they are living in disobedience to the Master.

When believers think their money is their own, then they spend it on themselves, seeking satisfaction. When they realize that it belongs to Another, then they can begin to spend it following His leading.

Our money is meant to be used for God and His kingdom. Our purposes, once we have received His new life inside of us, are no longer the same as they are for the rest of humanity. Most humans seek food, clothing, shelter, comfort, leisure, and even luxury. Yet, Jesus teaches that we should not seek after these things, but instead seek the kingdom of God (Mt 6:33). If we are still using our money in the same way as the unconverted, we reveal that our lives are not really submitted to Jesus.

How then can we use our money for God's kingdom? The following thoughts are not meant to be a complete list, but only a little example of the things for which God might wish to use our money.

Right up at the top of this “list” is giving to those who are poor. Paul and the other brothers in the early church, were anxious to help the destitute (Gal 2:10). Jesus Himself instructs us to give (Matt 7:7). Psalm 112 verse 9 shows us how much God approves of our giving to the poor. We read: “He has dispersed abroad; he has given to the poor; his righteousness endures forever; his horn will be exalted with honor.” In fact, the whole of the scriptures is replete with the idea that God's people should be generous with the money which God has seen fit to place in their hands.

Now it is obvious that we are not going to resolve the whole of the

world's poverty with our limited financial means. But, there are certainly some things which we can do to alleviate suffering. Paul teaches us that this applies principally to other believers, although the sufferings of unbelievers are not excluded (Gal 6:10). Therefore, we should always be attentive to our Lord to see how, when, and where He would like us to help others.

We need to be guided by God in these questions. It is very easy to err on two sides of the question. On one hand, it is easy to be tight fisted and not give very much or very often. On the other hand, it is also easy to be led by human sentiments and fail to hear the guidance of the Holy Spirit. But we should be constantly alert for opportunities to help others financially, especially other brothers and sisters in Christ.

It seems better to try to help with things of lasting value rather than just throwing money at a problem. Probably everyone knows the saying: "Instead of giving people fish, teach them how to fish." This means to seek for some way to give lasting help which will help people be able to support themselves instead of providing some temporary fix.

Some may need a car to help them get to work or some need work done on their homes. Others can be helped by aiding them start a small business or to improve what they are already doing. New equipment for their job or profession can be very helpful. There are many practical ways to help others if we are willing and open to the Lord. Every believer, if they are walking in obedience, should be involved in helping others financially.

One of the most important ingredients here is prayer. We must let the Master guide us when we help others. After all, it's His money!

Sometimes we may find ourselves trying to help others whom God is disciplining. Perhaps He is using their suffering to work on their character or to correct their constant disobedience in the area of money. Obviously, we do not want to sit by and let others starve. But if and when we enter in and try to help those whom God is disciplining, we will end up taking a few swats ourselves. Take this from someone who has had a lot of experience in this area. Often, not only our help does not end up helping, but we become involved in money-losing and embarrassing efforts too.

An example of this might be trying to help those who are forever in debt. Usually, they are in debt because they are disobeying God in their

use of His money. You can try to help them again and again. But until they actually repent of their disobedience and learn to wait on the Lord for guidance concerning their money, no matter how many times you bail them out of debt, they will fall into it again. When you try to help in these situations, your money will be gone and no good will have come from it. Perhaps it will even encourage the constantly indebted person to continue with his misuse of God's money.

Another area where we can use our money for the kingdom of God is to support those who are doing God's work. Here too we need the Master's guidance. As you no doubt know, not everyone who claims to be working for God is actually doing His will. There are many charlatans who use their gifts and the name of God to enrich themselves. So, we need to hear from Him about whom to support.

Actually, giving to those who have plenty can be bad for us spiritually. Proverbs 22:16 teaches us that: "...he who gives to the rich, will surely come to poverty (NKJV)." So, if some preacher or other is claiming that his wealth is "from God" and if you give to him you will become wealthy too, you can know from the scriptures that this is a lie. Exactly the opposite will happen. Don't give to the rich.

It seems wiser to try to help those who are really doing the work of the Lord and don't have a lot of other supporters. It would appear to be a better use of God's money to avoid giving money to organizations where a large percentage of the money is consumed with bureaucratic salaries and huge overhead expenses. Furthermore, anyone who is getting rich off the gospel is obviously not following the footsteps of Jesus.

There are many verses in the New Testament which teach us that those who do the Lord's work are worthy of our support. When we help them we will also share in their future rewards. It is a very healthy thing to use our money – which is inherently earthly and even an idol to those of the world – to promote what God is doing. Of course, He doesn't need our money, but we should consider it a privilege to be able to be a part of what He is doing. Furthermore, it is absolutely the best investment we can make with our money. It will yield returns for all eternity and they will be the kind of returns which are so great that we can hardly imagine them.

I am not speaking here about "tithing" to a "church" or some religious



institution if we are members of one. In many respects, this is not giving to God but to ourselves. If we were members of some club or other for example, we would have to pay monthly dues. These dues cover the expenses of the club. These expenses would include maintenance, repairs, salaries, utility bills, taxes (if any) and other such things. We don't call this "giving to others" but rather we are paying our part of the expenses.

A very similar thought could be applied to our membership in some kind of religious organization. If you are a member, you should pay your part. That much is true. However, let's not call that "giving to God." Let's call it paying your part of something from which you benefit. The lighting, the roof overhead, the parking, etc. are things from which you benefit.

Perhaps this organization of which you are a member has some other projects which it supports which are over and above the "dues" of each one. In such cases, if the work is truly of the Lord, then this could be considered as giving. If not, then we are only fooling ourselves.

It is true that frequently the "tithe" of the Old Testament was for "the house of God." But surely we all know from reading the New Testament that the house of God is not a building. Furthermore, it is not and never has been a religious organization. God's house today is people. It is men and women who have His life born into them. Therefore, giving or "tithing" to His house is giving to other members of His body to whom He leads us to give. It is not to support a building or the religious institution which uses that building.

Many today speak about "tithing" taking their verses from the Old Testament. This principle was that we should give ten percent of what we gain to the Lord. However, now we are no longer in the Old Testament but are part of a New Covenant. Things have changed. Does this mean that we no longer should give away the money which is in our hands?

No! Instead, we should be giving even more. In the beginning of this article we saw that it is not just "ten percent" which belongs to God. Now it is one hundred percent! We should not have *any* of "our own money" anymore. It is all His! Therefore, all of it should be available for Him to distribute to others through us as He wills.

**GIVING IS AGAINST THE NATURE OF THE FLESH**

Men trust in money. Having a lot of it seems like security to us. Not having it seems perilous. Yet our Master wants us to have our security in Him, not in money. So, part of His training for us is to lead us to give money away. Instead of hoarding it, He leads us to give to others. This is part of His plan to help us not to cling to it and trust it as our security. This is something which our flesh often resists and resists strongly. It is only by following Jesus in giving and giving generously over and over again that we loosen our grip on money as our security.

One precept we read about in the Old Testament is called “the first fruits.” This was an offering which the Jews were to give the Lord from their harvests. This was not the leftovers. It was not the excess which they didn’t really need. Instead, they were to take the very first part of their harvest and give it to the Lord.

Now that goes directly against the tendencies of our flesh. We would like to pay our bills first, buy what we think we need and want, and then, if there is something left over, give a little bit of it to the work of the Lord. But the Lord’s idea is to “honor” Him by giving to Him first. After all, it is He who is entrusting us with this money. Therefore, giving first to Him is a declaration of our thanks to Him and our trust in Him. When we set aside something to give away before spending any on ourselves, we honor Him. Then, we should seek Him so that we can be following His leading in where and to whom we should give what we have set aside.

This “setting aside something first” is not a law. However, it is a very healthy practice. Not only does it go against our flesh, but it is very special way to honor God. How much we should set aside from our “first fruits” is up to us and God. We are not under any law here. Yet there are some important spiritual truths of which we should be aware.

## THE “MEASURE”

When we give to God by giving to others, we always use some kind of “measure.” Perhaps we calculate a percentage. Maybe we give what we feel we can afford. There is always something in our heart and our mind which governs our giving. This is our “measure.”

Now Jesus taught us something about this measure. He says: “For the same measure you use when you give to others will be used *when it is time* to give back to you” (Mt 6:38). So we see that when it is our turn to receive, God will use the same measure that we did when we gave. If we are generous, God will be generous with us. If we are stingy, holding back most of what we have, God will be stingy with us. If we gave what was left over, after we had paid our bills and spent money on ourselves, we will receive what is left over.

This is a timeless truth. It supersedes the law. This principle seems even to be in effect for unbelievers. God, who sees the hearts, will use our “measure” for us also.

God is very generous. He has lovingly provided a complete salvation for us. He has given this to us freely, without cost. Therefore, we too should be generous with others. We should open our heart and our hands to them. In this way, God will also be generous with us. God “...loves a cheerful giver” (2 Cor 9:7).

We should always be looking for ways to invest in God’s kingdom. It is the world’s best investment. The rewards never end. So, as we walk with Jesus, we should be sensitive to Him about where we can invest in His work so that we can be co-laborers with Him. If we are open and willing, if our hearts are unattached to what we have, then we will find many opportunities to serve Him with the money and things He has given us.

## ANXIOUS TO GET RICH

Unfortunately, there are some in the body of Christ who are anxious to get rich. These fall into a special category. This category is those whom God will punish. We read: “...he who hastens {in a hurry} to be rich will not go unpunished” (Pr 28:20). Did you notice that this is stated as a fact? This is not something which may or may not happen. It is guaranteed!

Due to their burning desire to get wealth, many believers end up doing many risky and unwise things with their money. Often, they borrow from others to try to move forward with their schemes. Since their Master has not approved of what they are doing with their lives and His money, He

sees to it that it becomes a punishment for them. Their failures and the consequences of them become a chastisement for them.

James teaches us that "...those who make up their minds to be rich fall into many difficulties and a trap, *by following* many foolish and harmful desires which drown men in losses and destruction" (Js 6:9). Did you notice the word "losses?" Such people will certainly lose money, even the money they already had. Their efforts to become rich will cause them and their families much suffering. These disobedient projects will even end up destroying their lives and the lives of their families. It is not uncommon for marriages and the lives of their children to be destroyed through such rebellious uses of money.

Peter also speaks about such persons when speaking about independent, unholy believers. He says, "*They* have a heart which is trained in the desire for wealth, and *consequently* they are children who are cursed" (2 Pet 2:14). It is clear that you don't want to be included in this category.

It would probably be a good idea to read a few more passages of the Bible here and see just what it teaches us. For example, in Matthew 6:19-21 Jesus says: "Don't store up wealth for yourselves on the earth, where moth larva and rust consume and where thieves break in and steal. But store up wealth for yourselves in heaven, where neither moth larva nor rust consume and where thieves do not break in and steal, because where your wealth is, that is where your heart will be also."

Jesus is very interested in where our heart is. When it is given to Him and subjected to His will, He will bless us. When it is given to money and the things of this world, we are living in spiritual adultery and we will suffer His discipline. Our God is very jealous about our heart ().

He also taught us in Matthew 13:22: "And the word that was sown among the thorns, this is he who hears the word, but the cares of the world and the deceitfulness of pursuing wealth choke the word and he becomes unfruitful."

And further along we read: "And Jesus looked around him and said to his disciples, 'How difficult it is to persuade those who have wealth to enter into the kingdom of God!'" (Matt 10:23). In Luke 6:24 Jesus warns: "... woe to you who are wealthy! For you have already received what you have coming to you."

Also in Luke 12:15 He says: “Watch yourself and keep yourselves from all desire for wealth, for a man’s life is not made up of the abundance of the things which he possesses.”

In the book of Romans, Paul lists “the desire for wealth” along with other very repugnant sins. We read: “God gave them over to have a degenerate mind, doing those things which are not right, being filled with all kinds of unrighteousness: sexual immorality, hatred, the *desire for wealth*, the impulse to injure others; being full of envy, murder, arguments, cheating, and moral depravity” (Rm 1:28,29).

Paul also exhorts us saying: “But as it is, I wrote to you not to have fellowship with anyone who is called a brother but who is practicing sex outside of the marriage union, or is *eager for wealth*, or is someone who worships something other than God [openly or in his heart], or is someone who speaks badly about others, or is a drunkard, or is a person who takes advantage of others. Don’t even share a meal with someone like that” (1 Cor 5:11).

Also he states: “Or don’t you know that the unrighteous will not inherit the coming kingdom of God? Don’t be deceived: neither those who have sex outside of marriage, nor those who worship something besides God; nor adulterers, nor cross dressers, nor homosexuals, nor thieves, nor those *who are eager for wealth*, nor drunkards; nor slanderers, nor those who take advantage of others will inherit the kingdom of God [the millennial kingdom]” (1 Cor 6:9,10).

In Ephesians 5:3 we read: “But don’t let such things as sex outside of the marriage bond and all sexual impurity or the desire for wealth even be mentioned among you, which is the characteristic of those set apart to God.” Colossians 3:5 tells us: “Be putting to death, therefore, that which is part of your earthly nature: i.e. sex outside of the marriage bond, unclean sexual acts, lustfulness, longing for what is prohibited, and *seeking wealth which is really worshipping money as an idol*. It is because of these things that the wrath of God is coming on the sons of disobedience.”

You see, being eager for or desiring wealth is sin. It is against the nature of God. His thought is that we should trust in Him to provide for us and then be content with whatever He gives us. Anything more than that is sin. And when you are walking in sin, you invite the discipline of God in your

life. Very often, God uses the very thing which we desire – which is not His will but we persist in pursuing – to be our discipline. The frustration, anguish, embarrassment, and stress (both to ourselves and our families) we experience, God uses to discipline us. Hopefully, we will begin to understand His discipline and repent for our pursuit of wealth and success. Don't be in a rush to get rich. You will suffer for it.

## REFLECTING THE MASTER'S NATURE

Since we are supposed to be obeying our Master in what we do with His money which He has placed in our care, it is clear that our actions with this money should reflect His nature.

For example: God is honest. He never cheats anyone. Therefore, when we are led by Him, we too will behave this way. When we deal with others in financial situations, there is never any need to cheat them, lie to them, or in some way take advantage of them. We should never be involved in sneaky, underhanded schemes to make money. Since our trust is in God and not in money there is never any need to try to get more than is fair and right from anyone. He is our supply of all that we need.

Furthermore, when God says something, He always carries through with what He promised. We too then, should behave in this same way. When we make a financial promise, we must keep it. When we agree to buy or sell something for a certain price, or give someone something, then we must keep our word.

This is true even if we discover that what we agreed upon will not turn out to make money and/or that it will be disadvantageous for us. The scripture reads: "Lord, who may abide in Your tabernacle? Who may dwell in Your holy hill? He who walks uprightly, and works righteousness... He who swears to his own hurt [disadvantage] and does not change" (Ps 15:1,2,4). This is the nature of God who is our Master.

The believer who is submitted to God in his use of God's money will always pay back what he borrowed. We read: "The wicked borrows and does not repay, but the righteous shows mercy and gives" (Ps 37:21). Those who borrow and then don't pay back what they borrowed reveal that they are in rebellion against God.

When we enter into a contract with someone – that is we make a binding agreement with them – heaven takes notice. Our agreement is recorded there and God considers it binding upon us. If we then break this agreement and don't fulfill our word, God will not bless us. He may even see fit to discipline us for our unfaithfulness to Him. If we have made a poor bargain but succeed in persuading the other party to loose us from this contract, then, and only then, does God consider the contract to be no longer binding.

We read: "...whatever binding agreements [contracts] you make on earth will be bound in the heavens and whatever binding agreements [contracts] you reverse on earth will be loosed in the heavens" (Mt 16:18). This is an eternal truth.

Since we are trusting in God and not in money, if we have employees, there is no justification for not paying them a good salary. We should always treat them justly as our Master would. If and when we try to be miserly and tightfisted with them, they will be unhappy. They will complain and even curse us in their hearts. Furthermore, they may cry out to our Master in their misery and He will hear them. When He hears them, He will take action against us. This is not something we want to experience.

We are reminded: "*Don't you* remember the wages of the laborers who reaped your fields, the ones whom you took advantage of and underpaid? *Those laborers* are crying out and the cries of the reapers have entered into the ears of the Lord of the Sabbath" (Js 5:4). God is watching and is aware of all our thoughts and actions. When we are trusting only in Him and not in money we will not be unfair with others.

## WHERE IS THE BLESSING?

There are many believers who are not "blessed" financially. They are always short of money. They never seem to have an abundance or even enough for what they need. They are not known to be generous with others. Some are continually in debt and, therefore, always chasing after money to try to pay what they owe. Why is this? The answer is that they

are living in disobedience. They are not following Jesus in how they use the money that has been entrusted to them.

Some of these are those who do not give when Jesus wants to give to others. They are tight fisted, greedy, afraid of not having enough for themselves, untrusting, disobedient children of God. Since they do not obey Him in giving to others, He cannot bless them with more. Therefore, they are constantly short of money.

Others who aren't blessed are those who don't obey Jesus when they spend money. They buy things when He is saying "No." They spend money on self-satisfaction but not on His kingdom. They want what others have or crave "things" to satisfy ego and impress others. Their spending is not done in obedience to Jesus. Therefore, they never have enough.

Still others borrow money without asking Him first. They buy things on credit (which is just another form of borrowing) without consulting with their Master. They take financial risks by borrowing money, acting independently from God. Their use of money is completely out of the control of Jesus. Since they are disobedient, God cannot and, in fact, will not bless them. It is their own rebellion which causes them this suffering of never having all that they need.

We should ask ourselves, did God authorize the purchase of that new car, sofa, house, etc. which we just spend His money on? Did He lead us to put our children in that expensive school, invest in that retirement account, or buy that insurance policy? Or was it just following what the world expects us to do? Was it simply our idea of what would be right, prudent, and expected of us or did Jesus lead us to do it?

Many Christians follow the patterns and expectations of the world instead of their Master in financial matters. They seem to assume that because "everyone else" is doing it, it must be right. Yet we cannot expect God's blessing when we follow the patterns of the world instead of receiving direction from Him.

One reason our Master puts money into our hands is to see what we will do with it. It is a test for us. Since the human race depends on money and the human heart so easily desperately clings to it, God wants to see how we react when we have money.



If we faithfully follow Him in the use of money, He notices. If we follow our own fallen, human tendencies and do unrighteous things, He also sees this. There are very few things which expose our hearts so much as how we use money. God then will reward us when He comes according to how we used what He gave us.

Jesus says: “He who is faithful with very little *things* will also be faithful with much. And he who is unrighteous in very little things will also be unrighteous with much. If, therefore, you have not been faithful with unrighteous, *worldly* wealth, who will trust you enough to give you the true riches? And if you have not been faithful in that which belongs to someone else, who will give you that which is your own? (Luke 16:10-12).

The “true riches” mentioned here are not money. They are the eternal, truly precious things of God Himself. Right now our money does not belong to us. It belongs to “someone else,” our Master. Yet, if we are faithful to Him in its use, and, in fact, in all of our living, He will give us true wealth of our own. This does not consist of “things” which we will receive, but of power, glory, and honor which will be ours.

In summation, God must be the Lord of our lives and our money. We must make a conscious decision, perhaps more than once, to deliver control over our financial situation to Him. If we do this, we will find contentment, satisfaction, eternal rewards, and great joy. If we fail in this area, we will find discipline, unhappiness, stress, and sorrow. Today, right now, is the time to yield your life and money to Him.

David W. Dyer

Note: This chapter about using money, presupposes that the reader has an intimate, personal relationship with Jesus. Knowing what God wants us to do with His money cannot be completely understood simply by following the Bible or other financial precepts, even if they are biblical. Although following such precepts can perhaps be of use to those who do not enjoy a close communion with Jesus, the greatest blessing, which comes from His personal leading, can only be gained by knowing Him in a real, intimate, daily way.

It is not the primary purpose of this chapter to try help the reader in this area of intimacy with God. Therefore, the author would like to recommend some other books for this purpose, which are offered without cost to the reader. These are *From Glory to Glory* and *Repentance Unto Life*. They are available from the website:

[www.agrainofwheat.com](http://www.agrainofwheat.com)