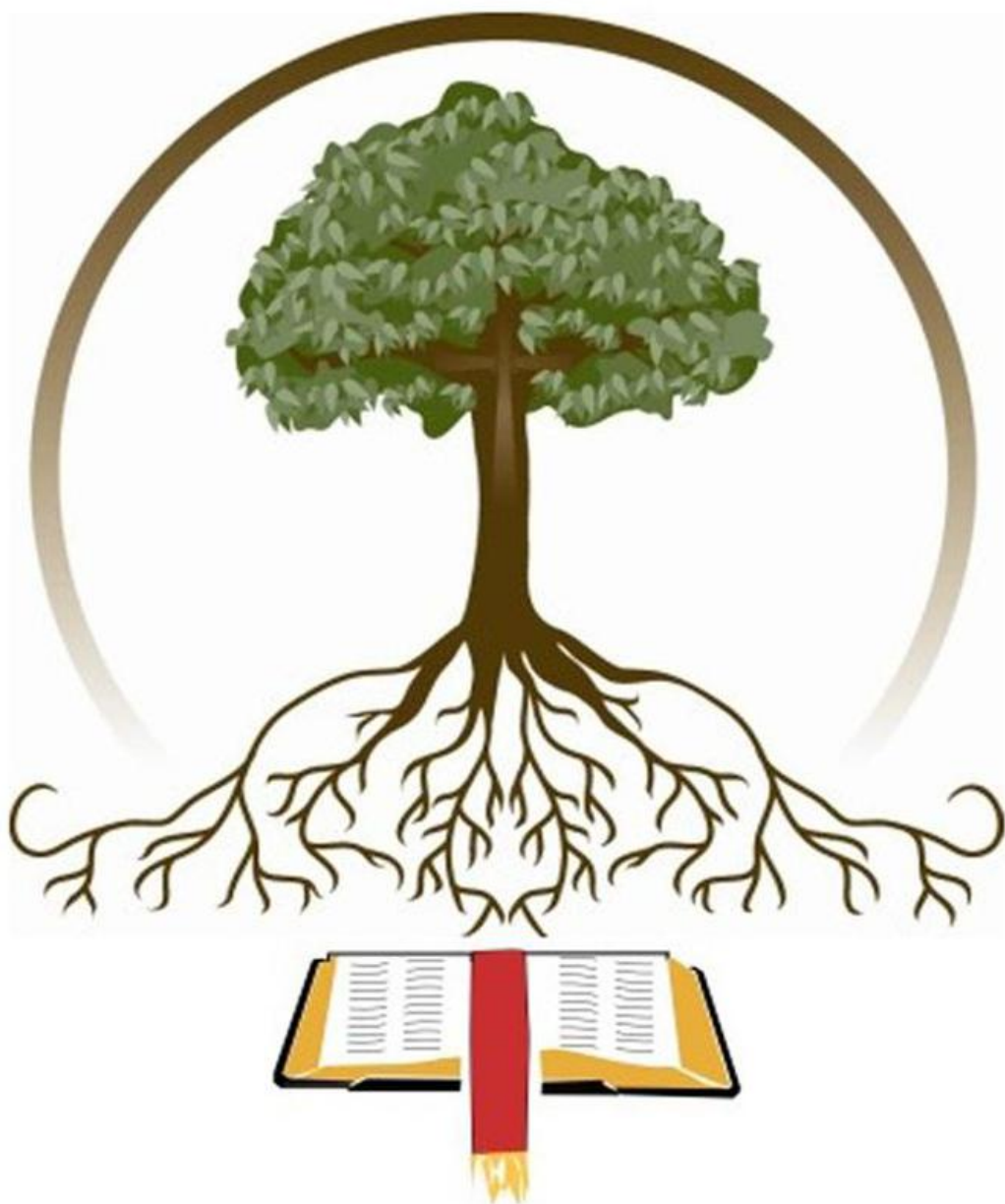


Biblical Principles for Financial Success

How to put God's promises to work
improving your personal finances



Paul Kasch

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Introduction

Some people might be surprised to learn that the Bible includes tips and even promises for obtaining financial prosperity. In the pages that follow, we will focus on two primary passages of scripture which seem to be mapping out a path to financial blessings. As an ardent Bible student who has been using these principles himself, I can tell you that **this stuff works**. However, I must also issue a warning that what I am about to present is not a bag of tricks. These are God's own principles, which He freely gave to us in His Word. They are conditional. We must hold up our end of the deal as well.

For those who are skeptical at this point, let me assure you that I am not about to paint God in the light of a magic genie in a bottle who grants us wishes. This text would be incomplete if I did not also incorporate passages of scripture which warn about the dangers of wealth (and the pursuit thereof). Some believers have placed too much emphasis on those passages however, to the extent of disregarding the passages pertaining to God's desire to bless us and make us prosperous. That is why some orders of monks take vows of poverty. Not that there's anything wrong with that.

Before we move any further, I think we should clarify what I believe are promises of financial prosperity from God in the passages upon which this text is built. This way you can be the judge yourself. Decide right now whether or not you think these verses sound like promises of financial blessings from God. If they do, further decide if pursuing these principles is something you would like to have working for you in your own life; or if you would perhaps rather take a vow of poverty and serve the Lord through a different path.

Principle 1 is built upon a chapter of the Bible in which God describes the behavior of a certain man, which results in:

He shall be like a tree planted by rivers of water, that brings forth its fruit in its season, whose leaf also shall not wither; and whatever he does shall prosper - NKJ

Did you catch that last part? **Whatever he does shall prosper.**

Principle 2 is built upon a specific action that a person can take, resulting in the following:

"Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it." - NIV

Did you notice that God is actually inviting us to test Him in this verse? This is the only place in the entire Bible where He does that. In fact, one of the Ten Commandments is not to tempt Him. But here in this specific area we are encouraged to test Him, and the result which is promised is an overflowing of blessings so great that it cannot be contained.

Some Bible students will recognize both these passages as being from the Old Testament, and might make an argument that they do not apply to Christians in the church age. I fervently disagree with any such assumption. The New Testament gave Christians newfound freedoms in regards to the following of the entire Mosaic Law, but it did not invalidate any of that law.

The Old Testament teaches us about the nature of God through history, devotional poetry, law, and prophecy. The principles for financial blessings that I am basing this book upon were taught to God's children by God Himself. They are just as "alive and well" today for those who wish to pursue them as they were when they were written; I know this because I have seen results personally in my own life. In addition, thousands upon thousands of Christians around the world already use them and can testify to their effectiveness.

In the following chapters we will examine the passages from which I derive these principles in their entirety. We will seek to understand exactly what they are inferring, within the context in which they were written, and within the context of the entirety of scripture itself. We will temper them with other passages pertaining to financial prosperity, including those which seem to warn against the pursuit of wealth. We will then draw Biblically valid conclusions from those reconciliations. In doing so, we will safely arrive at the conditions under which it seems that God wants to bless us financially. We can then look at practical ways of implementing them into a modern-day Christian lifestyle.

But first, we will define exactly who these principles will work for, and who would be wasting their time trying to utilize them.

First Things First

If you are not saved, these tactics are not going to work for you. This is not Feng Shui, Yoga, or some kind of mystical magic trick found in the pages of the Bible that a carnally-focused person can use to conjure up money with. What we will be utilizing are God's instructions to His own children. It is therefore necessary for you to understand that the Holy Bible is God's accurate, infallible Word. Penned by man, yes – but the men who wrote it were only taking dictation from God. The real, living God. He who created all life and the entire universe, who knows every star by name, who knows how many grains of sand there are and where every earthworm is wiggling right now, and who knows your every thought and the intent of your heart. There is no fooling God.

The promised blessings that we will be seeking are specifically made to God's children. If you are a child of God, they apply to you. If you are not, they don't. There is only one way to become a child of God, and that is given in John's gospel, chapter 1, verses 12-13:

But to all who believed him and accepted him, he gave the right to become children of God. They are reborn—not with a physical birth resulting from human passion or plan, but a birth that comes from God. - NLT

Believed and accepted who? **Jesus**. God's only begotten Son, the co-creator of the universe, who came here to teach us, and then was voluntarily tortured to death as the only acceptable sacrifice for man's sin. Notice how simply "believing" is not enough in the above passage (as *even the demons believe and tremble at the thought of him*); you must **accept** him, or as other translations put it, **receive** him. Receiving him means to yield to him, to admit that you are a sinner, and to seek forgiveness through his sacrifice on the cross. Receiving him means to make him your personal Lord and redeemer.

If you have not done that yet, let's take care of that critical detail before proceeding further, being as it is a prerequisite for the following material. Here is a prayer you can say right now, which, if prayed with sincerity, will welcome Jesus into your heart and make you a child of God:

Jesus, forgive me. I acknowledge that I am a sinner and need forgiveness. I accept that your death on the cross has paid the price in full

for my sins. Thank you for doing that for me. I choose now to turn from my sin, and I turn to you and ask to be saved. To the best of my ability, I choose to believe in you now and to follow you. I give myself to you, if you will have me. Please come into my heart.

If you can say that above prayer (or something like it) and really mean it, then we believe you have just entered into the family of God. Welcome! Jesus promised that he would *in no way reject any who come to me*.

However, you should understand that you are now in a vulnerable state. The seeds of salvation have been planted in your heart, but what kind of soil were they planted in? Will you water them and see that they grow? In Matthew 13 Jesus illustrates the vulnerability of your condition with the parable of the sower:

A farmer went out to sow his seed. As he was scattering the seed, some fell along the path, and the birds came and ate it up. Some fell on rocky places, where it did not have much soil. It sprang up quickly, because the soil was shallow. But when the sun came up, the plants were scorched, and they withered because they had no root. Other seed fell among thorns, which grew up and choked the plants. Still other seed fell on good soil, where it produced a crop—a hundred, sixty or thirty times what was sown. - NIV

The explanation of the parable was then given, as follows:

Listen then to what the parable of the sower means: When anyone hears the message about the kingdom and does not understand it, the evil one comes and snatches away what was sown in their heart. This is the seed sown along the path. The seed falling on rocky ground refers to someone who hears the word and at once receives it with joy. But since they have no root, they last only a short time. When trouble or persecution comes because of the word, they quickly fall away. The seed falling among the thorns refers to someone who hears the word, but the worries of this life and the deceitfulness of wealth choke the word, making it unfruitful. But the seed falling on good soil refers to someone who hears the word and understands it. This is the one who produces a crop, yielding a hundred, sixty or thirty times what was sown. - NIV

I pray that you would be the good soil, not the rocky soil, and that you would weed out your thorns. The best way to do that is to start cultivating a devotional life. Read the Gospel of John. Draw close to the Lord and begin a fellowship with Him through prayer. Dedicate a little time in your

daily/weekly routine to Bible study. Find a good Bible-based church nearby and start attending services. These are the ways by which a newborn child of God can grow and eventually produce fruit.

Understanding Salvation

Perhaps a further treatment of the Biblical elements of salvation would be prudent at this point. The apostle Paul explains to us that *by grace we are saved through faith*. So it is God's grace that makes salvation possible, and our access to that grace can only be attained by exercising faith. Nothing else is required, and nothing else will work. This is the formula given to us by God. It is so simple, even a child can grasp it.

Grace means offered freely. Salvation is a gift. It cannot be earned. It is not deserved. The only way to obtain a gift is to just accept it.

Faith in what? Faith in the substitutionary atonement; that is, the atoning death on the cross as the only means of salvation. The night that Jesus was arrested, he first prayed to the Father (in the Garden of Gethsemane) that *if it be possible for this cup to be removed* to remove it from him. If there was any other way, he didn't want to have to go through with the crucifixion.

Any other way for what? For man to be saved! That is why suggesting a method of salvation apart from Jesus is blasphemous. Jesus asked the Father to not have to go to the cross if there were any other possible way. If man could be saved by keeping a set of rules, by being a good person, by memorizing scripture, or by any other method, then Jesus did not need to go to the cross. But he did have to go. It was the only way.

Salvation from what? Salvation from personal sin, and the consequences thereof. Everyone is guilty. The Bible tells us, in no uncertain terms, that *all have sinned and have fallen short of the glory of God*. The end result of our sin is eternal separation from God. Judgment for that sin is pending and inescapable.

There must be atonement for sin. You cannot approach a Holy God without first doing something about your sin. For those who accept his sacrifice, Jesus is that atonement. It is the only acceptable atonement. He died so we may be forgiven. He rose from the dead so we might have eternal life. Jesus was the supreme sacrifice for sin; the Lamb of God. Jesus himself asserted, *I am the way, the truth, and the life, and no man comes to the Father except by me*.

Repentance is the act of acknowledging your sin, turning from it, and turning to Jesus. The word “repent” literally means “to turn from.” A person who repents and accepts Christ is taking a leap of faith, however small it may seem at the time, which grants them access to the grace of salvation.

The price for sin was paid on the cross, in full. Man’s part is to repent and exercise faith by believing in and accepting the sacrifice on a personal level.

A New Heart

Now we arrive at a place where God can begin to bless us. By surrendering to Christ, you experience a spiritual rebirth. This is what Jesus meant when he answered a person (who asked what he must do in order to be saved) with, “*You must be born again.*” In Ezekiel 36, God tells us that He will give us a new heart and put a new spirit within us. David echoes this in Psalm 51, a great psalm of repentance, when he cries, “*Create in me a clean heart, O God, and renew a faithful spirit within me.*”

This new heart will seek the things of God. It may not be an immediately apparent transformation. Every Christian matures at his own pace; but God will work on you, as a potter works at the clay, preparing His vessel, as you seek Him and walk with Him in fellowship. For some of us, the Christian transformation is gradual.

This new heart will not value anything higher than your relationship with God - certainly not the pursuit of wealth or concern for your personal finances. You will learn to trust God to take care of you, and to seek His will in your life above your own. In other words, to come to the place where God can bless you financially, you must have arrived in a state where it is no longer the most important thing to you.

Vessel Preparation

God prepares his vessel. That means you. He will form you into what He wants you to be. In Jeremiah 18, Isaiah 29, Isaiah 45, and in Romans 9, we see that we are compared as clay in the hands of a potter (God being the potter). The vessel that He forms you into will not be exactly like the one He makes me into, nor will you be exactly like any other vessel which He has prepared. God appreciates variety and works with the individual characteristics that we each have.

We need to understand that where we are in our Christian development may not be a place where the best thing for us is to have abundant financial blessings. Perhaps we are still a lump of clay that has not yet been molded into a vessel which will hold anything. To pour water on a lump of clay is to pour it all over the ground and waste it. We may need to be formed first.

The methods in which God prepares His vessels are quite interesting. We have many examples in the pages of scripture. In these examples we learn that there is no actual security to be attained in this life, outside of our relationship with God. Job was an extremely rich man who was allowed to lose everything in a test which takes the appearance of a casual bet made between God and Satan. After passing the test, his wealth was restored and increased. We cannot question the methods of God. The clay does not question the potter.

The patriarch Jacob had to “come to the end of himself” before God could use him. Jacob was a clever guy, a schemer who lived off his wits. He tricked his older brother out of his rightful inheritance; first by trading it for a bowl of soup when his brother was hungry, and later by impersonating his brother when his aging father was handing out the blessings. As a result, he had to flee for fear that his brother would kill him.

Jacob fled to a distant relative’s land and was hired on as a field hand by his uncle Laban, who was an equal match for him in cunningness. A battle of wits ensued, with lots of tricks and turns, resulting in twenty years of employment and Jacob marrying two of Laban’s daughters. Through this all, God blessed Jacob tremendously, so that when they finally parted ways Jacob had become quite rich in flocks and herds at Laban’s expense.

However, God could not use Jacob in this condition. He needed to finish forming His vessel first. On the journey back to his homeland, Jacob found

himself in a literal wrestling match with God. Because Jacob was such a stubborn fellow, the wrestling match lasted all night. Finally, the angel of the Lord dislocated a thigh-bone to end the struggle. That did the trick. Jacob broke down and surrendered to God, both physically and spiritually. He asked to be blessed before the angel of the Lord departed.

God finally had him where He wanted him: Broken. Jacob had come to the end of himself. He was now usable by the master. At this point, God gave him a new name: Israel, which means *governed by God*. The vessel had been prepared. Before God can bless us, many of us must first come to the end of ourselves, and completely surrender our will to God's.

In **2 Timothy 2:19-21**, the apostle Paul identifies all Christians as vessels, but divides them into two categories:

Nevertheless the foundation of God standeth sure, having this seal, The Lord knoweth them that are His. And, let every one that nameth the name of Christ depart from iniquity. But in a great house there are not only vessels of gold and of silver, but also of wood and of earth; and some to honour, and some to dishonour. If a man therefore purge himself from these, he shall be a vessel unto honour, sanctified, and meet for the master's use, and prepared unto every good work. – KJV

In the house of God, there are both vessels of honor and vessels of dishonor. Everyone who repents and turns to Christ is saved, and thus is a vessel in the house of God. Which type of vessel are you? It should be the primary concern of every Christian to become a vessel of gold and silver, a vessel of honor, useful in the hands of the master.

So how do we do that? Notice that the instructions for accomplishing this are given in the above passage as well: Purge yourself from iniquity. This is a cleansing process. Christian maturity is a spiritual growth that never stops. It is a natural process to cleanse oneself of carnality as one grows spiritually. Spiritual growth is what happens when your heart compels you to pursue your relationship with God through Bible study, fellowship with other Christians, prayer, and learning to look at things from an ever-growing Biblical perspective.

However, when the pursuit of spiritual growth stops, we revert backwards. We go back to being a vessel of wood and earth. Spiritual growth should be a continuous process. You will never complete it, nor should you be seeking to. The book of Hebrews illustrates the stunting of spiritual growth in chapter 5 verses 11-14:

We have much to say about this, but it is hard to make it clear to you because you no longer try to understand. In fact, though by this time you ought to be teachers, you need someone to teach you the elementary truths of God's word all over again. You need milk, not solid food! Anyone who lives on milk, being still an infant, is not acquainted with the teaching about righteousness. But solid food is for the mature, who by constant use have trained themselves to distinguish good from evil. - NIV

By valuing our spiritual growth above worldly pursuits, we naturally grow into vessels of gold and silver who are useful in the hands of the master, and prepared for every good work. We become weaned from milk and ready for solid food, acquainted with the teachings of righteousness. We become trained to distinguish good from evil, and thus quite capable of purging ourselves from iniquity.

This is the type of person that God can use. Being willing to change, and being willing to be used by God in whatever unique capacity He calls you for, are characteristics of a true child of God. This text is about applying certain Biblical principles of financial success in your life. However, these principles are only promised to the children of God. You first must be a child of God in order to have access to them, which in turn means that improving your personal finances cannot be the most important desire of your heart. To what degree applying these principles will work for you will depend on what stage of Christian development you are in.

God always keeps His end of a bargain. He will be *indebted to no man*. His timing does not always correlate with our short-sited notions of instant gratification, however. As we proceed now into the area of seeking financial blessings, we should always be cognizant of the true condition of our heart - and understand that God may need to form His vessel a little more, before it is even capable of holding a deposit.

Principle 1: The Tree Planted by Rivers of Water

The first Biblical principle for financial success that I want to go over is from Psalm 1. Christians tend to have a special relationship with the Book of Psalms. Many of us base our devotional time upon them and we all have our favorites. They reach into our hearts and make us feel alive spiritually. There are quite a few popular ones which we are all familiar with, such as the 23rd Psalm, Psalm 110, Psalm 51, Psalm 32, pretty much all the Psalms in the 40's, and so many others. This makes it pretty easy to zip past the very first Psalm and miss what is in there for us, especially since the 2nd Psalm is a Messianic one.

The first Psalm is not long, and the message it contains in its entirety is important to the principle that it teaches. So let's review it now, nice and slow:

*Blessed is the man
Who walks not in the counsel of the ungodly,
Nor stands in the path of sinners,
Nor sits in the seat of the scornful;
But his delight is in the law of the Lord,
And in His law he meditates day and night.
He shall be like a tree
Planted by the rivers of water,
That brings forth its fruit in its season,
Whose leaf also shall not wither;
And whatever he does shall prosper.
The ungodly are not so,
But are like the chaff which the wind drives away.
Therefore the ungodly shall not stand in the judgment,
Nor sinners in the congregation of the righteous.
For the Lord knows the way of the righteous,
But the way of the ungodly shall perish. - NKJ*

Let's examine the central message that is being communicated, break it down a little to try and get further clarification, and see how we might be

able to incorporate it into our modern-day life. It seems to me that the central message has three basic elements.

1. The Behavior of a Man who is Blessed

Notice how this behavior is first described by the types of things he is **not** doing. The man who is blessed is not compromising with the world. He does not *walk in the counsel of the ungodly*. What does that mean to us? Clearly, we should not be seeking help or advice for the major issues in our life from non-believers. Does that mean you should inquire about the religious beliefs of a plumber before allowing him to fix your sink? Of course not! Plumbers do not offer counsel, they fix pipes. Counsel is for important matters. Now, seeing a non-Christian marriage counselor, that would be quite a different matter.

Before I start sounding legalistic with my suggestions, let us not forget that what God is interested in is the condition of our heart. If the Mosaic Law proved anything, it is that man cannot keep a set of rules. I do not advocate taking notes and making a list of do's and don'ts. We will always fail with lists. What we want to do is absorb these Biblical concepts at a level that further molds our heart. King David, who wrote this Psalm, was described by God as *a man after God's own heart*. Oh, that God would think such a thing about each of us! David had his heart aligned with the Lord, so that what he wanted was what God wanted. Did he slip up sometimes? Yes, royally in fact (if you'll pardon the pun), but when he did, he repented in a humble fashion that fully poured out his heart before God.

That is the kind of heart we want to cultivate; one that acknowledges our sin and seeks to stay away from it, or, to put it another way, *nor stands in the path of sinners*. If an outside observer cannot pick you out of a crowd of atheists, something is wrong. If you were accused of being a Christian, would there be enough evidence to convict you? If not, perhaps you need to remove yourself from the path of sinners a little more.

Jesus said, "*You shall know a tree by its fruit.*" One of the Christian fruits is a tolerance that is evident from the love in our heart. Christians love everybody, even their enemies. Or at least, we make a concerted effort to do so. You shouldn't find us *sitting in the seat of the scornful*. Encouragement is more likely to come from our lips; that is, a positive loving encouragement pointing in the direction of the ways of God. There is something wrong with a person who claims to be a Christian, yet is scornful or vicious in their rebuke of others.

But his delight is in the law of the Lord. Now we see the first contrast, taking the form of something that the blessed man loves. For our purposes, the *law* of the Lord means the same thing as the *Word* of the Lord (as some translations actually have it); in other words, Bible study. How much do you actually enjoy reading and studying the Bible? Remember, God knows your heart, and that is what He primarily is concerned with.

The good news is that finding true delight in the study of the Word is something which can be developed. We humans can be trained almost as easily as animals can. If reading the Bible has not been a source of joy for you personally, you probably just need to go about it differently. Perhaps you need a good Bible teacher to walk you through it, or a decent commentary guide. Or maybe a different delivery media, such as audio tapes or attending a local live Bible study.

There are a tremendous number of resources that can help you with this. Pray and seek out the ones which are right for you. Give the Bible a real chance at captivating your attention. When you find the right method of delivery, you will become genuinely delighted and look forward to the time you spend in God's Word, even more than you look forward to watching your favorite reality TV shows. Three resources that you might find helpful in this area are *Halley's Bible Handbook*, *The Word for Today Study Bible*, and the archived audio files at *The Word for Today* (twft.com), which will teach you through the entire Bible at your own pace.

What about just forcing yourself to do it? I doubt that is going to work. If you don't genuinely enjoy something, you won't be able to keep it up. Besides, the psalmist is making it very clear that the blessed man finds great personal joy in the law of the Lord. It cannot be faked. In fact:

And in His law he meditates day and night. The blessed man finds so much delight in God's Word, that he just cannot stay away from it. *Day and night* certainly describes a person who has their nose in the Bible more than just at a weekly Bible study (or worse yet, just a single topical sermon every week at Church). No, this modern-day blessed man probably owns multiple Bibles. He likely has placed them in various strategic locations throughout his home, with perhaps one in his car as well, and probably one downloaded on his smart-phone. He eats, drinks, breathes, and sleeps the Word. He wants to have it at his instant disposal, any time.

I am certain that I am losing some of you at this point. What I am describing might sound a bit over-the-top. I therefore feel compelled to

remind you again that this attitude can be cultivated, and at your own pace. Rome wasn't built in a day. The condition of your heart is what matters, not your personal level of Christian maturity. Put yourself on the road to the place just described, and your heart will qualify just as much as the heart of somebody who is already there. Seeking the blessings promised in Psalm 1 is worth your while!

2. The Form that the Blessings Take

The illustration of how the blessings which this man receives are manifested is quite thought-provoking. He is *like a tree planted by rivers of water*. What does that mean? Well for one thing, it means that he is **alive**. He is well-nourished, and never thirsty. *That brings forth its fruit in its season*. He is not barren, producing fruit. This seems to be referring to a spiritual condition. Spending daily time in Bible study will certainly result in spiritual growth. *Whose leaf also shall not wither*. As long as you remain in this productive spiritual condition, you will stay alive and productive. I also do see a bit of a reference to being sustained in a material way in that last line, especially considering the line which follows:

And whatever he does shall prosper. There is no spiritualizing this one. *Whatever he does* is a description which crosses into the physical plain. That is a promise of prosperity, plain and simple, to those who are so delighted with God's Word that they study it day and night (and thereby attain a productive spiritual condition as a result). The verse is certainly not taken out of context in reaching this obvious conclusion.

Notice, however, that there are no other specifics provided in the promise. All that you do will prosper, yes - but in exactly what manner, and within what timeframe the prosperity will occur, is not given. God doesn't work within the specific frameworks or deadlines that our minds want to give Him. In reality, He does much, much better. Keep in mind, oftentimes our blessed prosperity is manifested in ways that we do not immediately understand.

So, does this mean that a person whose passionate hobby is Bible study will always succeed at any new business venture? No, but I like your odds. I am betting on your new business making it more than I am on the non-believer's new business across the street (or even the backslidden Christian who hasn't cracked a Bible in years). Whatever happens, however, you will prosper from the experience. If that sounds like a cop-out, perhaps you

should evaluate whether the pursuit of your own business venture holds a higher place in your heart than the pursuit of your relationship with God.

Sometimes the blessings of prosperity do not take an immediately materialistic form, but very often they do. Exactly how and when God chooses to make your latest venture profitable is up to Him. Rest assured, He **will** come through for you, and when he does it will ultimately be in best possible manner. In the meantime, your leaf shall not wither.

3. The Contrast to the Ungodly

The final element that I draw from the central message of the first Psalm is the stark contrast between the blessed man (who studies the Bible) and ungodly people. *The ungodly are not so, but are like the chaff which the wind drives away.* Notice the temporary nature of the ungodly man, compared to the lasting nature of a tree planted by rivers of water. The ungodly won't be around very long. Their leaves will wither. They are a flash in the pan, have no roots, and are not grounded. All it takes is a little wind to drive them away. That same wind will delightfully rustle our leaves and branches, but it means destruction for the wicked.

Therefore the ungodly shall not stand in the judgment, nor sinners in the congregation of the righteous. The separation between these two groups of people is complete and final. They don't belong together. The ungodly will have no inheritance from God. This verse has obvious spiritual implications, but it also shows the commitment that God has towards taking care of His own people. We don't have to worry about judgment – that has already been accomplished on the cross. We don't have to worry about evil people coming amongst us and corrupting us.

One of the benefits of daily Bible study is the developing of a discerning spirit within us. The *discerning of spirits* is one of the spiritual gifts Paul mentions in 1 Corinthians chapter 12. By sticking close to God, we can tell when something around us is of an evil nature. We stay sharp. In this manner, we can keep ourselves away from evil, which is a way of keeping sinners out of the congregation of the righteous.

For the Lord knows the way of the righteous, but the way of the ungodly shall perish. God knows who His people are. He knows our hearts and our ways. All the ways of the wicked will ultimately come to nothing. But He watches over our ways. He wants to bless His children, just as we want to bless our own Children.

Conclusion

If we want God to bless us and make us prosperous, we should seek to resemble the person described in Psalm 1. In practical terms for modern-day Christians, that means to love Bible study and make it a significant part of our daily routine. Those of us who do not currently possess this love can develop it with a little effort and creativity, and work on it until it becomes second-nature. While the blessings and prosperity which we receive as a result may not always be immediate, and may not always take the exact financially-related form that we are hoping for, very often they will. Those times that they do not, we can rest assured that the form they do take, and the time in which they come, will be absolutely perfect for us. God knows what we need, and when we need it, much better (and long before) we do.

Principle 2: Overflowing Blessings Returned

The second Biblical principle for financial success that I want to examine is found in two passages in the Bible, the first being in Malachi chapter 3, verses 8 through 11:

“Will a mere mortal rob God? Yet you rob me.

“But you ask, ‘How are we robbing you?’

“In tithes and offerings. You are under a curse—your whole nation—because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it. I will prevent pests from devouring your crops, and the vines in your fields will not drop their fruit before it is ripe,” says the LORD Almighty. – NIV

It is true that this passage was directed at Israel in Old Testament times, and is referring to an area of the law that was applicable to the Jews, and not so much the Christian church. But it is also true that the principle holds true just as much for modern-day Christians as it did for Old Testament Jews. Tithes and offerings were certainly part of the early church, as referred to in the book of Acts and many of the New Testament epistles.

Giving to your church is a commandment for Christians as well, although the amount that we are to give is not so specific. This is an area that some Christians get confused about, as there are those who will argue legalistic points about tithing; specifically, the amount that Christians are “commanded” to tithe. The argument is a moot point, since the word *tithe* itself means one-tenth. When this fact is made relevant, the debate usually turns in the direction of “one-tenth before taxes, or one-tenth after taxes.” You can see how the discussion has now turned legalistically ugly. God is interested in the condition of your heart, always. That is the important thing, as we will see in a moment from the other Bible passage illustrating this second Biblical principle for financial success, which is actually from the New Testament.

(By the way, the correct answer to the ‘before taxes or after taxes’ question is after taxes. You have to go back into the Levitical Law to get

this. The law for the Jews was to give one-tenth of *their increase*, the first one-tenth, right off the top. Your increase of course would not include taxes, but I digress.)

Obviously, the subject matter which we are now focused upon is **charitable giving directed to God**. What I want to call attention to in the Malachi passage above is God's invitation to test Him in this manner. As mentioned in the Introduction chapter of this book, God is not in the habit of encouraging His people to test Him, and one of the Ten Commandments in fact is *do not tempt the Lord*. Therefore, this rather uncharacteristic invitation from God must have special significance.

I think the reason God tells us it is OK to test Him in this area is because He knows how difficult it is for us. To part with a portion of our hard-earned money and receive no discernible immediate gratification goes against every fiber of our fleshly nature. It is an act that demonstrates true faith. When you reach into your wallet and pull out an amount which actually hurts you a little, and then drop it into the collection plate, there is a little voice in the back of your head screaming, "What are you doing!" This is spiritual battle at its finest. When you ignore that voice and willingly drop the money in, your spirit wins a battle with the flesh. Truth be told, it feels pretty good when you do that – doesn't it? Giving is a form of worship.

Notice what happens as a result, according to the above Malachi passage. God is promising to open the floodgates of heaven and pour out so much blessing that you won't even have room for it all! This is the reward for your show of faith, for having your heart so right with God that you trust him to take care of you. So much so, that you return to Him a significant portion of the money He provides you, which on the surface seems to be needed for other things.

When you give to God in such a manner, it begins an interesting cycle. God gives you back more. Then you give to Him again, even more next time, and in return He gives you back even more. Giving to God is the only true lucrative investment opportunity. There is no risk, returns are guaranteed, and you cannot out-give God. Test Him on this.

However, you cannot predict the manner in which God will bless you, nor can you arrange the timing of it. It doesn't work like that. Sometimes it requires a greater act of faith to wait for the returns on your investment. More importantly, the reason for your giving will be known by God and

may affect the effectiveness of this principle. Are you truly giving from your heart because you love God and want to be obedient and worship Him, or are you treating God as a magic ATM machine whom you are just hoping will multiply your money? Your attitude is important.

The other Bible passage which exemplifies the concept of profitable Christian giving is from 2 Corinthians, chapter 9, verses 6 through 8.

But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver. And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work. - NKJ

This answers the question of ‘how much’ and also clarifies the proper attitude. In fact, your attitude is the main factor for determining how much. You cannot give grudgingly or *of necessity*. The Lord loves a cheerful giver. In fact, some translations say that the Lord loves a *hilarious* giver. There needs to be a great, hilarious joy in your heart when you drop the money in the plate. If there isn’t, you should keep the money because it doesn’t even count! A gift given grudgingly does not qualify for the promises of God’s blessings. If you feel forced to do it, *of necessity*, it isn’t even a gift.

God does not need your money. Contrary to what some charlatans will tell you, He is not in danger of going broke. You don’t need to feel pressured by every ministry you hear appealing to the public for financial support. Let God guide you in your own personal giving, from within your own heart. Keep your giving as something that you enjoy doing. If you cannot do it hilariously, don’t do it at all.

The more you can cheerfully give, the more blessings you will reap in return. This principle we see reiterated in the 2 Corinthians passage above; if you sow sparingly, you shall also reap sparingly. However, every Christian is limited by the amount which they can cheerfully give. I believe God places this limit in our hearts. Therefore, I believe the amount we should give is different for each person, and is directed individually to us by God. That means there is a unique upper limit of what each of us can cheerfully give. We should certainly strive to give in the upper range of that limit, in order to reap bountifully.

So how does a Christian arrive at that upper limit? There are several methods, including plain old trial and error. We are all different people with

our own personalities, and I think God loves that about us. He wants a harvest of unique individuals for His kingdom. He celebrates our individuality, rather than destroying it and having us conform to a strict standard of rational thought and emotional expression.

For some personalities, it might be a fruitful exercise to analyze a monthly budget and arrive at a figure for giving which is optimal. This type of person does the math and comes up with a number, and that number goes into the collection plate every week. They can do this cheerfully, because they have figured it out in advance and they trust their accounting skills to have found the upper limit of cheerful giving in their heart.

For other personalities, it is better done by feel. Each week they decide how much they can hilariously give, based on their perception of their current financial status. This method has its pros and cons, but for many it is the only practical way to manage it. Sometimes a great joy in their heart (the Holy Spirit perhaps filling them with a tremendous amount of love during a special moment in God's house) will compel them to break out an extra c-note for the collection plate. A budgeting-type person is less prone to respond to this kind of spiritual motivation.

Where to Give

As you start applying this Biblical financial principle, you will find yourself becoming a naturally charitable person. If this is not how you were before, the transformation can be fascinating to observe. God does promise to change us, to give us a new heart, and as we mature in our Christian walk the fruits of the spirit begin to appear. It takes longer with some people than others, but after a while a new believer will often find that their language has been cleaned up, and changes such as caring about others could start to be noticed.

In the beginning, however, a person may find that they need to force themselves to make leaps of faith in areas such as charity. That's OK. Start small. There is always an amount you can give that won't bother you, and as your faith grows that sum will grow as well.

Unfortunately, as a person becomes more charitable they begin to become a mark for hustlers and scam artists. Is a Christian expected to give a few bucks to every homeless person they see holding a cardboard sign, to support every ministry that appeals to them for help, to give to every disaster relief fund, to support every heart-wrenching cause which comes their way? No. This is something we need to exercise a considerable degree

of judgment towards. In the beginning, it is best to ignore most of the charitable appeals tugging on your heart strings, until God develops your heart in such manner that you can be confident in all your giving, and in all your refusals.

The primary venue for giving to God is wherever you are being spiritually fed. If God has led you to a church, then that is a work of His which He wants you to support. If He leads you away from that church to another one, then it is the new church you are a part of now, and that is where you need to be placing the bulk of your offerings to God.

As you grow spiritually, you might feel yourself led to start including other charities (than just the church collection plate) in your giving to God. These might include field missions which were spawned out of your home church, or local homeless shelters. This is something between you and God, so approach it prayerfully. Many Christians do view their charitable giving as an investment in God's kingdom, and rightfully so. Therefore, they are careful to invest their material money only in charitable operations which they feel will pay good spiritual dividends, especially in the area of further spreading the gospel.

As we will see in the next chapter, two areas of charity that are emphasized in many places of the Bible are: 1) Giving to the poor, and 2) Spreading the message of the gospel. When in doubt, stick with these two – you can't go wrong with them. If your heart compels you to give to the poor, there are plenty of opportunities to do it in a manner that also incorporates the spreading of the gospel (such as Christian-run homeless missions) thus killing two birds with one stone.

When you give money to a beggar on the street, you follow a solid Biblical principle of charity, no doubt. The problem is the beggar may spend it on booze. Now, you can make a valid argument that if they do, that is between them and God. You did your Christian duty. There is such a known high chance they will do that, however, that you cannot feign shock or surprise if that is indeed what happens. By giving to them through a Christian homeless mission instead, you are making a wiser investment in God's kingdom; one that figures to pay higher dividends, since you know the money goes for food, shelter, and sharing the gospel. Believe me - these people all know where all the soup kitchens and missions are.

I remember when I first became convicted to start giving to God. I had become addicted to a Christian radio station, and was not attending any

church at the time. I was not sure how to go about giving money to God. How would I know that He gets it? I wished that He would just hang a big basket down from the clouds. So, I prayed about it. I asked God to show me a way to give to Him. It didn't happen right away, but very soon I received information about Christian-run homeless shelters close to me. My heart really goes out to the homeless, so these were perfect for me.

These days, I still give regularly to two good local homeless missions, plus a worldwide Bible-distributing operation, in addition to my church collection plate. Some months it is much more than others! I can now drive right by the beggars on the freeway off-ramps who are holding the cardboard signs, without feeling guilty. I got them covered.

I am also 100% confident that the money I give goes to God. You see, it is really a matter of heart. God knows I want to give to Him. I prayed about it. He brought my church and my charities into my life as a result. I have done my homework on them, and know that they are good investments in the kingdom. In this manner, I have come into a place of total peace with my giving, in my relationship with God. He loves it, because He loves a cheerful giver. I hope to be able to keep raising the amount I can cheerfully give, but I am aware of my current limitations in this area.

Financial setbacks happen in life. We lose our jobs, our businesses falter and fail, and unexpected expenses take their toll upon us. Blessed is the person who is (hilariously) able to not lower their charitable giving in direct proportion with the severity of these kinds of events, when they happen!

Summary and Conclusion

The passage in Malachi promises overflowing blessings for those who keep God's laws regarding tithing. So great, in fact, that we will not be able to contain them. The New Testament releases us from legalistic applications of the Mosaic Law, without invalidating any of the principles taught therein. The passage we have just analyzed from 2 Corinthians confirms that God still intends to bless His children in the New Testament church, who are cheerful givers, with *an abundance* in return. God's church-age children are not burdened with the word *tithe* however, which was a legal quantification for the Israelites under the law. The word itself quantified the amount to be given as 1/10th of their net income.

Instead, Christians in the church-age are instructed to discover the optimal amount to give within our own heart. We are to avoid remorseful giving. God doesn't need our money, so this is not something we do for

Him. In reality, giving is an exercise in faith, which is ultimately something that we do for ourselves. It is a process of spiritual maturation. As we grow in the Lord, our love for Him grows, His spirit grows within us, and we learn to trust in Him ever more. A side-effect of that process is that we find we can continually cheerfully give more of our income to Him. This results in an even greater abundance of blessings in return.

The blessings that we receive in return are not quantifiable. We cannot count them, because we don't know the extent of them, nor do we understand the exact manner in which they will be delivered, or the timing of them. We only know that we will be blessed abundantly. God is a debtor to no man, so the overflowing blessings which will be returned are assured, eventually, in some manner or another. If we happen to be in a state where God is forming His vessel in us in such a manner that receiving great financial blessings at the moment would hinder our forming, then we must accept that our abundant blessing may be delayed and/or take another form.

There are many Christians who practice this Biblical principle for financial success and can testify to its effectiveness. Throwing money at God, when done in a loving manner, can be like throwing a boomerang which comes back ten times bigger. Try it. He said you could test Him in this.

Blessed is the Man Who...

There are quite a few other passages that describe the condition of a blessed person scattered throughout the scriptures. While many of them do not specifically pertain to financially-related blessings, oftentimes blessings do take that form. In any case, it certainly doesn't hurt to digest a little more positive encouragement out of the Word.

From Psalm 84:

*Blessed is the man whose strength is in You,
Whose heart is set on pilgrimage.
As they pass through the Valley of Baca,
They make it a spring;
The rain also covers it with pools.
They go from strength to strength;
Each one appears before God in Zion – NKJ*

Here we see that a person who looks to God for his strength, not his own abilities, is blessed. Another thing, his heart is set on *pilgrimage*. There are two things at work here. First, this blessed man understands that apart from God he can do nothing, so he doesn't really want to even try anything on his own. He looks to God to be his strength instead, the way David looked to God when he fought Goliath.

Second, his heart is set on pilgrimage - meaning he is not too attached to this world, or anything in it, including (or perhaps especially) his bank accounts. This world is not his home. He looks forward to going to his real home someday, to be with God. Everything we have was given to us by God, and can all be taken away in an instant. It is important that we attach ourselves to the *bless-or*, not the *bless-ings*.

From Proverbs 11:

*There is one who scatters, yet increases more;
And there is one who withholds more than is right,
But it leads to poverty.
The generous soul will be made rich,
And he who waters will also be watered himself.
The people will curse him who withholds grain,
But blessing will be on the head of him who sells it. – NKJ*

This passage makes known to us God's principle of generosity. It is a contrast between a hoarder and somebody who gives freely. This is a solid supporting scripture for my 2nd Biblical principle for financial success (the passage from Malachi that we studied in the last chapter). The one who scatters increases more; the one who tries to withhold too much ends up poor. The *generous soul* is made rich, or to put it another way, the person with a generous heart is taken care of by God. It is important that we cultivate a spirit of charity.

Do you know any wacky people (who claim to be Christians) who are preparing for "the apocalypse" by burying canned food and stocking up on ammunition? If the collapse of society that they are expecting does happen, do you think you could score a meal by knocking on their door? Or do you think it is more likely that you will get a rifle barrel shoved in your chest and told to scat? Their supplies will run out eventually, or be forcefully taken by people with more and bigger guns. Attempting to hoard is futile. It is an unbiblical attitude, which shows that the person is in a spiritually depraved condition.

From Luke 6:

"Do not judge, and you will not be judged. Do not condemn, and you will not be condemned. Forgive, and you will be forgiven. Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you." – NIV

These are words from Jesus himself. They give us a glimpse at the concept of ultimate justice. Treat others the way you want to be treated, because the Lord says that is how it's going to go down. It all boils down to having a loving heart, doesn't it? One that is forgiving and not too quick to judge. One that is generous. Our actions and attitudes come back to us again in full circle, somehow, some way.

Peter once asked Jesus how many times he should forgive his brother who sins against him, suggesting seven times, probably thinking he was about to be commended for being so forgiving. Jesus answered him, "Not seven times, but seventy times seven." The point being to always keep forgiving a person who is sorry for what they have done. Holding on to bitterness and un-forgiveness in our hearts will keep us from God's blessings!

From Psalm 119:

Wherewithal shall a young man cleanse his way? by taking heed thereto according to thy word.

With my whole heart have I sought thee: O let me not wander from thy commandments.

Thy word have I hid in mine heart, that I might not sin against thee. – KJV

The author of this psalm (which is the longest chapter in the Bible) is unknown, but that last line above is one of the most-quoted verses in all of scripture. This passage brings into proper perspective the role that Bible study should play in the life of a Christian. It is the method by which we *cleanse our way*, seeking God with our whole heart, not wandering from His commandments.

Hiding God's Word in our heart produces a condition in which we are less likely to sin. So, how do you do that? You have to love it, man. Love the Bible. Love the time you spend in it. Look forward to your daily quiet time in the Word. Blessed is the man whose delight is in the Word of the Lord, who hides it in his heart. He shall be like a tree planted by rivers of water. All that he does will prosper.

From James 4:

Come close to God, and God will come close to you. Wash your hands, you sinners; purify your hearts, for your loyalty is divided between God and the world. – NLT

God promises to come close to us if we will come close to him. The way we come close to God is through Bible study and worship. Worship takes several forms. Prayer is a form of worship. Singing songs in church is a form of worship. Giving is a form of worship. Listening to sermons or attending a Bible study is a form of worship. Telling God you love Him when you see a beautiful sunset is worship in perhaps its most pure state.

James tells us to purify our hearts. This has been an underlying theme throughout this book. God searches the hearts and blesses the pure-hearted. Notice how the problem with an impure heart is divided loyalty. We will explore this issue a bit more in the next chapter. What James is saying here seems to be in direct correlation with the Psalm 84 passage listed above, as the blessed man is one whose heart is set on pilgrimage. A divided heart is not pure; it is the heart of somebody who is too attached to the things in the world. We need to draw close to God, purify our hearts, and divorce

ourselves from the world in order to reap all the blessings that God has for us.

From Genesis 12:

"And I will bless those who bless you, And the one who curses you I will curse. And in you all the families of the earth will be blessed." – NASB

God was speaking to Abraham about the future nation of Israel, which would be born from his descendants. There is a reference to Christ here, of course, but we should take special note of this promise to Abraham about the Jewish people. Enemies of Israel are enemies of God, regardless of what backslidden state Israel may find itself in. How God judges Israel is between Him and Israel. The rest of us had better take note and bless Israel, if we know what's good for us.

Even after God punished Israel by conquering them and taking them into captivity (using both Assyria and Babylon as instruments of that judgment), He then turned on the surrounding nations who were celebrating because of it and wiped them out. God doesn't put up with people taking it upon themselves to judge the Jewish people. That is reserved for Him alone, and in the meantime His promise to Abraham in the above passage remains valid.

Having an anti-semitic attitude will not only keep you from God's blessings, it will actually bring a curse upon you. Racial hatred is not the way of God in any way, shape, or form, but cultivating a distasteful feeling toward Jewish people is downright dangerous for your well-being. A Bible-believing Christian should have a special place in their heart for Jews. We should be fans of Israel, and always take their side on international issues. In doing so, we ensure ourselves blessings from the Abrahamic covenant.

From Revelation 1:

Blessed is he who reads and those who hear the words of this prophecy, and keep those things which are written in it; for the time is near. – NKJ

As you can see, a special blessing is promised to those who study the book of Revelation. What exactly that blessing is can only be a matter of speculation, since it is not described. Perhaps it is a special insight to certain end-times events, or maybe it is one of the spiritual gifts Paul spoke about in the book of Philippians. Perhaps the blessing is of a personal nature, and thus takes a different form for everyone who receives it. Whatever it is, we should seek it. Any blessing is a good blessing, and a worthwhile pursuit.

May people do not study the book of Revelation, believing that it is too confusing, or cannot be properly understood. That notion is a mistake. The book of Daniel has a great correlation with the book of Revelation, so much so that the study of each book is necessary in order to understand the other. Besides, it's really cool when you understand what is going on. Get a commentary from a respected Bible teacher. I can recommend the work of Dr. David Jeremiah in this area, as he has recorded and published quite a bit of material that will take you through it in an eye-opening fashion. This is something you should get on right away. The time is near.

How to Sabotage Yourself

Now that we have a good understanding of the effective ways to seek God's blessings, let's become aware of the snares which can rob them from us. These pitfalls line the path of our Christian walk, so we need to be on our guard against them.

Idol Worship

Without a doubt, idol worship was the biggest stumbling block for people living in Biblical times. Much was written about it, especially in the Old Testament. This activity was largely responsible for the Israelites losing all their blessings, including the very homeland that was given to them by God. Church-age Christians also need to be leery of falling into the trap of worshipping idols.

Now, I know that none of us are about to carve an image out of a log, decorate it with jewelry, burn incense before it, bow down in front of it, and sacrifice animals to it. But that is not really what idol worship is all about. It actually occurs - you guessed it - in your heart. Consider the words of God in Ezekiel 14:

"Son of man, these men have set up idols in their hearts and put wicked stumbling blocks before their faces. Should I let them inquire of me at all?"
— NIV

Idols are set up in your heart. That is what causes you to stumble. What do you care about more than your relationship with God? If there is something there (the pursuit of financial security, perhaps), that has become your idol. We must strive to cast down our personal idols and make God the most important thing in our life.

Sin in the Camp

Harboring sin in your life, and attempting to defend it or hold on to it, is a good way to sabotage your efforts for obtaining God's blessings. I am not talking about stumbling here. When we stumble, we seek forgiveness and have it before we even ask, because of our spirit of repentance. Harboring sin is different. This is when you refuse to give something up that the Bible says you should, which in reality is a refusal to fully surrender to the Lord.

After the conquest of Jericho, Israel actually lost their next battle against Ai, which was the second city they were to conquer in the Promised Land. A bewildered Joshua fell to his face and inquired of the Lord as to

why, since God promised to go before them and bring nothing but victories during the conquest of the land. It turned out that somebody in the camp took spoil from Jericho (after they had been instructed not to), and had it hidden under their tent. There was *sin in the camp* preventing God's further help.

Got any spoil buried under your tent? Do you only want to be obedient when it suits your taste? Some Christians struggle with drunkenness, but refuse to quit drinking. Others are living with their boyfriend or girlfriend, even after feeling convicted about it. Still others continue to habitually watch ungodly television shows.

Get rid of the sin in your camp and watch your blessings increase, even as Joshua led Israel to victory over AI after the disobedient man was discovered and executed. Pour out the booze if it causes you to stumble. Marry your girlfriend for crying out loud! Turn off South Park and open your Bible. Jesus himself told us to cut off our very arm, or pluck out our own eye, if it causes us to stumble.

Instruments of Sorcery

If there is an Ouija board or a package of Tarot cards in your house, get rid of them. If there is a book about Feng Shui on your shelf and crystals hanging in your doorways, throw them out. If you have been going to Yoga classes, stop it. All this stuff has connections with mysticism, or sorcery. The mere possession of it may hinder your blessings. These kinds of things are described in the Bible as "an abomination" to the Lord.

Slothfulness

There is quite a bit of scripture which condemns laziness. In Paul's second letter to the Thessalonians, he was addressing the fact that slothful people had become a burden to the church and were mooching off of it. His statement, "*If anyone is not willing to work, let him not eat*" shows us where Christian charity ends. You don't need to feel guilty passing a healthy, young, able-bodied beggar on the street. As a tree planted by rivers of water, all that you do will prosper, yes – but you do have to actually do something!

The book of Proverbs contains some figurative contrasts between the lazy man and the diligent man. A lazy man will come to nothing, turning on his bed as a door turns on its hinges. However, a man who is diligent in his work shall stand before kings. Being willing to work is an important

attribute, but doing diligent work is just as important. What exactly it is that you do, that is not so important. As it says in Colossians 3:

Whatever you do, work at it with all your heart, as working for the Lord, not for men – NIV

If you flip burgers for a living, make every burger as if you were preparing it for Jesus. If you have a nasty boss who is underserving of your hard work, remember that you are not really working for him. The Lord is your boss. The Christian in the office should be one of the hardest workers, and also one whose work is outstanding.

Stumbling is OK, Backsliding is Not

When a Christian sins, it is called stumbling. God already knew every sin we would ever commit when he forgave us on the cross at Calvary. We are already completely forgiven for all of them, so there does not need to be a new atonement for the times when we slip up. There just needs to be a spirit of repentance, which is something God develops in us. As long as we are in these mortal, fleshly bodies, we are going to stumble – and maybe even fall once in a while. One day that will all be over. For now, we need to run the race, do the best that we can, and keep our eyes on the prize.

Backsliding is different than stumbling. A person in a backslidden condition has forgotten about God for the most part. It may have been years since they went to church or cracked open their Bible. You cannot reasonably expect to seek the blessings of God if you are backslidden. Whether or not a person can actually lose their salvation is a matter of great theological debate. Though I will not attempt to solve that here, it is worth keeping in mind that in John 15 Jesus says:

If anyone does not remain in me, he is like a branch that is thrown away and withers; such branches are picked up, thrown into the fire and burned. – NIV

Fortunately, the Lord is waiting with open arms to welcome all backsliders home. This is illustrated beautifully in the story of the Prodigal Son found in Luke 15. Come back to church, crack that Bible, ask for forgiveness, and seek God fervently again. Watch the fountain of blessings turn back on.

On Serving God and Mammon

In the interest of equal time, let's now temper the Biblical principles for financial success with Biblical warnings of the dangers involved in the pursuit of wealth. The scriptures are full of these, so the Lord must have known that we would need constant reminders on the subject. Prominent among these are the words of Jesus himself in Matthew chapter 6:

"No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money." – NIV

This is a matter of whom you will serve. Money and God cannot hold an equal place in your heart; the Lord is telling us that is simply impossible. Whichever one you desire more is your master. If money is your master, then you cannot also love God. It is impossible to serve two masters like this. If the pursuit of money is your heart's desire, the amount which you can hilariously give to your church and to Christian charities will be quite small, if anything. Heed the words of Joshua: *Choose this day whom you will serve; as for me and my house, we will serve the Lord.*

Your true master is that which you love most. If money is what you love, you will find that you are chasing an elusive target. When J. Paul Getty was asked how much money was enough, his now-famous reply was, *"Always just a little more."* More importantly, you have made the desire of your heart a material pursuit, and that is actually a trap. You have been deceived into thinking that money is actually something, when in reality it is nothing. It is both foolhardy and hazardous to make money your God, as the Apostle Paul warns us in 1 Timothy chapter 6:

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. –KJV

It has always baffled me as to why some people would be willing to sell an income source in exchange for a pile of money. A pile of money cannot be sustained without an income source. If you have ever had to live off of your savings while you were in-between careers, you have witnessed first-hand how fast it becomes depleted once your income source is gone. It is a wise person who uses his savings to purchase a sustainable income source!

In the same manner, placing a higher value on the blessings that you have received from God than you do the on the loving Father who blessed you with them, is a silly and short-sighted mistake. Every material possession you have is slowly deteriorating, as is every other material thing in the universe. God is our income source. Jesus said that apart from Him, we can do nothing. When your income source dries up, it is only a matter of time before you lose everything. Therefore, the only important thing we have is the income source, God Himself. That is where we must place our love.

The Old Testament character Job found this out firsthand, and concluded: *The Lord giveth and the Lord taketh away, blessed be the name of the Lord.*

The temporary, fleeting nature of riches makes them an unworthy subject for the focus of your love and attention. Don't get me wrong, I am a person who has been greatly blessed, and I love the blessings God has bestowed upon me – especially the big, beautiful, paid-for Chevy Silverado truck in my garage. But I know that truck, along with everything else, is going to burn one day. I refuse to be more attached to the blessings than I am to Him who blesses me with them. If God desired it, I would send that truck off a cliff in a second. Jesus seemed to want to drive this point home in Matthew 6 when he said:

Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also. – NIV

That passage has two main points that we all need to take to heart. The first is to focus on things eternal, and not things that are temporary. This is only wise, and should be obvious. But, living here on earth does have the effect of throwing things out of perspective, which is why we need to keep our noses planted in the Bible. The second point is, wherever our treasure is, whatever it is that we value highly, that is where our heart will be. If your treasure is in heaven, then that will be the true desire of your heart.

By training the desires of our heart to be on the things of God and not on the things of the world, we develop spiritually and make it easier for God to bless us with material things. He knows we aren't getting too attached to anything, so it is not so dangerous for Him to allow your

business to succeed beyond your wildest dreams. He knows you will not value the business above Him, and that you will shut it down and follow Him if He tells you to. When you are in this kind of highly-developed spiritual condition, the Biblical principles for financial success will work for you.

How to Go through the Eye of a Needle

The rich young ruler who approached Jesus in Mark chapter 10 wanted to know how to get saved. Jesus understood the condition of his heart, and thus knew he valued his possessions too highly. It is interesting that Jesus first answered him by telling him to keep the commandments, which the young ruler felt he had done. But he still felt he was missing something. When Jesus then suggested that he sell everything he owned and give it to the poor, and then follow him, the poor guy sulked away in grief - because he knew he couldn't get himself to do that.

Many people misunderstand this story. Jesus is not telling all his followers to give away everything and live in poverty! This story is simply illustrating the proper placing of values. Most of us know what happens next, and it is the subject of even more controversy. Jesus makes the statement:

“Children, how hard it is for those who trust in riches to enter the kingdom of God! It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.” – NKJ

I want to call attention to the sentence **before** the famous sentence, above. Notice how Jesus is referring specifically people who **trust** in riches. If we have a real heart for God, and place our trust in the one who blesses and not the blessings (trust in the income source and not the money in the bank), we don't fall into this trap. By the way, it is not so impossible for a camel to “go through the eye of a needle.” The *Eye of a Needle* was apparently the name of a narrow gate in the Jerusalem wall. You had to unload the camel and then push and squeeze him through the opening with the help of a partner. The camel didn't dig it, and it wasn't the easiest task to perform, but it could be done - and in fact, merchants did do it all the time.

Chapter 5 of the book of Acts tells a story about a man and his wife who were slain by God in the newly-formed church. This occurred after they had sold their property and presented the money to the church as a gift. It turned out that they held some of the money back, and that greatly displeased God.

Peter correctly explained to them that neither God nor the church required them to sell their possessions; and after they sold them, they were not required to give the money to the church. The evil that they had succumbed to was in the form of a deceptive act towards God. They represented themselves as giving everything, when they secretly kept some aside for themselves. In this story, we have confirmation that God does not require us to devoid ourselves of our money or material possessions. We see, once again, that it is the condition of our heart which matters.

Wisdom with Money

King Solomon was both the richest and wisest man who ever lived. Those seem like pretty good qualifications for giving us financial advice. Both his wisdom and wealth were blessings from God, who was so impressed with Solomon's seeking wisdom above riches that he gave him both. Unfortunately, Solomon became somewhat corrupted by his riches and kingly status. That ultimately proved good for us, however, because that made him into even more of a qualified financial advisor.

In the book of Ecclesiastes, he concluded that the pursuit of pleasure, wealth, and all materialistic things was *chasing the wind*. This is from a guy who has had it all, seen it all, and done it all. He basically says, "Take it from a guy who knows; pleasure and possessions are empty, unsatisfying pursuits." We would do well to heed his advice and not insist on learning that lesson for ourselves first-hand.

The book of Proverbs is mostly a collection of snippets from Solomon's written words of wisdom. That wisdom came from God, even as all of scripture is the inspired Word of God. Therefore, we know that the Proverbs are God's wisdom, God's own advice to us. Below I have arranged what I feel the most applicable proverbs are to the principles we have been studying in this text. I have followed it up with a summary of the lesson contained within them, as it pertains to our seeking God's blessing upon our personal finances. These are some real gems, all taken from the King James Bible:

Proverbs 3:9-10

Honor the Lord from your wealth and from the first of all your produce; so your barns will be filled with plenty and your vats will overflow with new wine.

Proverbs 3:27-28

Do not withhold good from those to whom it is due, when it is in your power to do it. Do not say to your neighbor, “Go, and come back, and tomorrow I will give it,” when you have it with you.

Proverbs 6:6-8

Go to the ant, sluggard; consider her ways and be wise; who having no guide, overseer, or ruler, provides her food in the summer and gathers her food in the harvest.

Proverbs 10:4

Poor is he who works with a negligent hand, but the hand of the diligent makes rich.

Proverbs 11:1

A false balance is an abomination to the LORD, but a just weight is His delight.

Proverbs 12:11

He who tills his land will have plenty of bread, but he who pursues worthless things lacks sense.

Proverbs 13:11

Wealth obtained by fraud dwindles, but the one who gathers by labor increases it.

Proverbs 14:23

In all labor there is profit, but mere talk leads only to poverty.

Proverbs 20:4

The sluggard does not plow after the autumn, so he begs during the harvest and has nothing.

Proverbs 22:9

He who is generous will be blessed, for he gives some of his food to the poor.

Proverbs 22:16

He who oppresses the poor to make more for himself or who gives to the rich, will only come to poverty.

Proverbs 27:23

Know well the condition of your flocks, and pay attention to your herds;

Proverbs 28:8

He who increases his wealth by interest and usury gathers it for him who is gracious to the poor.

Proverbs 28:19-20

He who tills his land will have plenty of food, but he who follows empty pursuits will have poverty in plenty. A faithful man will abound with blessings, but he who makes haste to be rich will not go unpunished.

Proverbs 28:27

He who gives to the poor will never want, but he who shuts his eyes will have many curses.

Lesson from the Proverbs

I think the message God has for us in the above proverbs is nothing less than the adaptation of an ethical standard, which can be summarized as follows: Work hard, work smart, and watch over the condition of your business. Deal fairly with people in all your business practices and pay your obligations on time if you are able. Have a generous attitude; give to God off the top of your income, do not take advantage of those who are less savvy than you, give to the poor and those in need.

Notice how a man who adopts the above standard, and conducts his financial affairs accordingly, will be somebody that you would like to do business with yourself. You won't be the only one who feels that way. Honest, hard-working people have an attractive air about them. They are becoming a dying breed in our society, in my opinion. They are people who are not so much a part of this world as they are part of God's kingdom.

Also, notice that part of the lesson includes the second Biblical principle for financial success that was discussed in this book. Now, I will be the first to admit that adhering to this standard may not be as easy as it sounds in actual practice. The first step is to actually desire to adapt it; in other words, adapt it in your heart first. At that point, you can greatly influence your ability to practice it outwardly by following the first Biblical principle for financial success that was discussed in this book.

(By the way, in case you did not know, *mammon* is another word for money – or more specifically, money associated with greed.)

Conclusion

As we have seen, God wants to bless His children in the best possible way. Because we were created in God's image, we can relate to this, being as we want to bless our own children in like manner. Our children certainly want us to bless them as well! However, as prudent parents, we know that what they want is not always the best thing for them. We know how to truly bless them; that is, we know what is best for them much more than they know. So it is with our Father in heaven who knows how to bless us in a much richer manner than we could ever understand.

In this book I have focused on two primary Biblical principles for financial success, which I actually see as promises from God. They are conditional, however. We have to be a properly prepared vessel in order to receive these promises, a major part of which is getting our heart right with God. We also must keep our end of the deal by pursuing these promises in the manner described in the scriptures.

Bible study and charitable giving is what it all boils down to. If you are reading this conclusion chapter before reading the text, however, you will have missed the point entirely. These things must be incorporated into your life in a certain way, and must take deep root into your heart.

Bible study must be your delight, not something that is forced. There is no faking this, because God knows your heart. I believe I have shown the procedure in which you can make Bible study the delight of your heart, and that might actually include forced application in the beginning. As you progress in this area, you will find yourself less and less satisfied with other activities which compete for your Bible study time. For example, you may no longer enjoy reading fiction, watching reality TV, or keeping up with every last sports score as much as you used to. Those pursuits may begin to seem like an empty waste of time, and studying God's Word will be what you really want to do. At that point you will have arrived.

Charitable giving must be done hilariously or not at all, and you must not give more than you can hilariously part with. This too is something that can be developed, if you find that you have a hard time with it currently. Start small (very small if necessary) and work your way up. You will find that you can keep increasing the amount as you go, which will actually represent the fact that you are growing in faith. Practicing this principle is

therefore a tremendous method by which you can grow in the faith. Isn't that an exciting prospect?

While Paul did excuse us from doing any math when it comes to our giving to God, I do believe that most of us will eventually end up right around the original 10% of net income mark which was the Old Testament standard. No need to break out any legalistic calculators. We will arrive there naturally, in my opinion. Somehow these laws of God have a way of being justified in the end, after we surrender to God's will and work on spiritual development.

By developing ourselves spiritually through Bible study and charity, we start to shape up as a good-looking vessel on God's pottery wheel. A critical part of this development is having no other gods before the Lord, especially the love of money. We have studied the snares which await us on the road to obtaining God's financial blessings, and this one poses the greatest risk of derailing our efforts. We must conquer it and put our love of God (the one who blesses) above our love of what he blesses us with.

At this point, some people will correctly realize that in order to successfully elicit financial blessings from God, they must stop caring so much about financial blessings. That's the real trick, and it does represent a bit of a catch-22 situation. You might think, "Well what's the use of getting the money if I no longer care about it? You are taking all the fun out of it." Sorry, that's the way it is. What the heck were you planning on doing anyway, making an idol out of a big pile of money and bowing down before it? Buying a big boat to park in your driveway and make your neighbors jealous? Flash a diamond-studded Rolex around in your business meetings? Perhaps you should reexamine your priorities.

Besides, no one said you cannot enjoy your financial blessings. God wants you to have them, or he would not have promised them to you. He just wants you to keep them in proper perspective. He wants your heart - all of it. Seek ye first the kingdom of heaven, and all these other things will be added on to you.

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