
The
PURPOSES
of
MONEY

*EXPOSING THE FIVE FALLACIES ABOUT MONEY
AND GOD'S FIVE PURPOSES FOR ITS USE*

Os Hillman



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Introduction

Money plays an important role in every person's life. It can be a good tool or a destructive tool. God has some very specific things to say about money. In fact, it is one of the most mentioned subjects in the Bible. Jesus talked about money a great deal. Many have written about the Bible's view of money, but few of us learn financial lessons better than through first-hand experience. This book is a first-hand account of learning some painful but important lessons about the proper use and improper use of money. It has been said that experience is often the best teacher. Perhaps, since it is from personal experience and not simply a treatise on the subject, you will gain a better understanding of how God views money in our lives. We have all been taught both consciously and unconsciously that money plays an even bigger part in our lives than we are willing to admit. Many of us have been raised with certain beliefs about money. In this book I wish to explore many common fallacies we have been taught regarding finances. First, let me share some of the experiences that led to my own journey to look more closely into this area of my life.

In March 1994 several life-changing events began to occur that motivated me to examine my own views of money in light of the scriptures. All of these situations happened within three months.

- My wife of fifteen years filed for divorce.
- That same week a major client that represented 80% of our business fired us as their ad agency.
- A major account we had just won two months earlier fired us due to a comedy of errors by our staff and vendors. In ten years of ad agency work I had never seen so many errors on one account.
- Two months later both clients refused to pay their balances of over \$160,000. There was no question as to

whether they owed the money.

- A month later an investment company where we had company money and half of our personal assets called to inform me that one of the partners fraudulently embezzled the majority of the money. They were freezing all investors' accounts in order to try to recapture the assets. Between the two investment accounts and the marriage breakup, I lost over \$500,000.
- That same month we won a big account only to learn it had been acquired by another company two weeks later, and they would be moving their headquarters to the west coast.
- My vice president left the company and was successful in taking our second largest account with him.

The sequence of these events was uncanny. So many things happened so quickly that completely stripped away all my security blankets. Deep down I knew God must have been trying to get my attention. He did. One of the most important lessons among the many I learned during this period was the improper focus I had placed on money. This book discusses the fallacies of money that so many have bought into in our society, even in the Christian world.

After losing everything that I held dear, and often facing the unknown, God often encouraged me with this verse from I Thessalonians 5:24: *The one who calls you is faithful, and he will do it.*

Six years have passed since these crises. God has proven His faithfulness to use these events to bring me into a much deeper relationship with Him and has guided me into a new calling to men and women in the workplace. As I write this book, God is restoring my finances. He allowed me to remarry in 1998, and I will soon be completely debt free. He has allowed me to publish six books and start a whole new writing ministry—all because of the lessons learned during the crisis period. God desires that we experience Him in all aspects of life, including the financial area. This book is intended to help you experience Him in an often-misunderstood area of life—finances.

EXPOSING THE FIVE FALLACIES ABOUT THE PURPOSES OF MONEY

A successful businessman once confided in another businessman known for his wisdom. “I’ve made a lot of money. I will soon be able to retire comfortably and do just about anything I want.” “John,” the wise businessman replied, “I’ve noticed that every time someone thinks they’ve built a tree that is so tall it almost reaches heaven, God often decides to shake the tree.”

The minute we start trusting in riches, God will, in fact, “shake the tree” to demonstrate who is the source of wealth to turn us back to trusting Him completely. He did it in my life, and He’ll do it in your life too because He loves us too much to allow us to continue down this destructive path.

Because of the crises mentioned in the introduction, I learned that I had developed a generational stronghold of insecurity and fear that was sparked by some experiences in my early childhood related to financial need. You see, when I lost my father at age 14, this affected the finances in our home. For the first time we were forced to scale back our expenses and my mom would often say that we did not have enough money to do the things I wanted. Over the next several years I developed a subconscious belief system that said, “When I grow up I don’t want to experience this kind of need for money.” So, over the years I worked hard and built

financial wealth. The only problem was I did not realize this would become a stronghold in my life. Like most strongholds, they develop at a subconscious level and we do not realize we are viewing life in a distorted way. The Bible speaks of strongholds. *The weapons we fight with are not the weapons of the world. On the contrary, they have divine power to demolish strongholds* (2 Corinthians 10:4). All of this was even after being a Christian for over twenty years and attending church every week. It is easy for a stronghold to develop if we are not aware of it because it occurs on a subconscious level. Once I discovered this, I was able to renounce its influence and become free to view finances in the proper way. As a result, I reviewed the many fallacies that I had fallen prey to and incorporated a new understanding of finances in my own life.

Called To Obedience

When Jesus came to earth, He came to do one thing—the will of the Father. Obeying the Father was foremost in His mind. His obedience was motivated by His love for the Father. Jesus expects our obedience to be based out of our love for Him.

Jesus replied, “If anyone loves me, he will obey my teaching. My Father will love him, and we will come to him and make our home with him. He who does not love me will not obey my teaching. These words you hear are not my own; they belong to the Father who sent me.” (John 14:23, 24)

So, when we find that we are not seeking to obey God in the principles He has given us, we realize we have a love problem. We really have not come to the place where we love God enough to obey His commands.

Jesus understood that He was here on earth only to do the will of the Father. Jesus gave them this answer:

“I tell you the truth, the Son can do nothing by himself; He can do only what he sees his Father doing, because whatever the Father does the Son also does. For the Father loves the Son and shows him all he does. Yes, to your amazement He will show him even greater things than these.” (John 5:19, 20)

As we look at our relationship to our heavenly Father and our use of money, it is clear from these passages that we, like Jesus, are here to do the will of the Father. This means seeking to live a life that is totally yielded to His purposes—even in the financial area. This is the context in which we must view these common fallacies held about money.

Money, independence, and security are often the reasons many start their own businesses or change jobs. There are five distinct wrongly held views about money that can get us into trouble. I discovered most of these first-hand.

He who loves money will not be satisfied with money, nor he who loves abundance with its income. (Ecclesiastes 5:10)

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My Money Can Be Used To Buy Anything I Want.

If we are having our basic needs met for food and clothing, we are then considered to have riches. Jesus cautioned us against living a lifestyle that required more than our necessities. However, it is clear that Jesus was not against wealth, but a dependence on wealth. Jesus continually taught that a dependence on anything other than God was evil. Whenever Jesus determined that money was an issue for an individual, He addressed it and found that the individual could not let go. This was true for the rich young ruler who Jesus told to do the one thing that would be the hardest to inherit the kingdom—to give away his wealth and follow Him. Jesus was not saying this was what every person must do, only the rich young ruler. Jesus knew this was the greatest stumbling block for him to accept Jesus fully. For others of us Jesus might ask us to give something else up (see Matthew 19:16-30).

Jesus also gave us another example of the problem money creates for any follower of Jesus in the parable of the sower. He describes four types of people in 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,

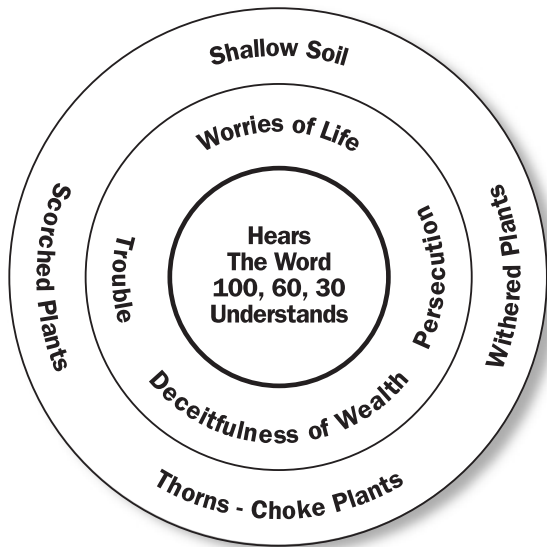
where it produced a crop—a hundred, sixty or thirty times what was sown. (Matthew 13:3-8)

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 his heart. This is the seed sown along the path. The one who received the seed that fell on rocky places is the man who hears the word and at once receives it with joy. But since he has no root, he lasts only a short time. When trouble or persecution comes because of the word, he quickly falls away. The one who received the seed that fell among the thorns is the man who hears the word, but the worries of this life and the deceitfulness of wealth choke it, making it unfruitful. But the one who received the seed that fell on good soil is the man who hears the word and understands it. He produces a crop, yielding a hundred, sixty or thirty times what was sown. (Matthew 13:18-23)

As a Christian, I felt as though I had been following Christ

Parable of The Sower

Matthew 13:3-18



fully. However, I discovered that I had fallen into the category of the sower who was deceived, and I had the cares of the world ruling me. The deceitfulness of wealth had choked the Word in my life. I was not yielding fruit any longer. It was a subtle trap. Much like the frog who jumps into a pot of warm water but doesn't notice it's boiling until it is too late. I began to acquire money and walk the treadmill of material gain. Those around me expected more and more. Before I knew it, I was worrying about how I would take care of what I had acquired. I began to focus on what I owned versus my relationship with Jesus and His kingdom. One day I woke up and realized I had a cold heart toward God. Apathy toward the things of God became apparent. However, I was still going through the motions of service toward God, but I was powerless. There are many American Christians living this way today. The greater independence money gave me, the less dependent I was on God. God had to remove my money in order to get my attention. I'm thankful He did this for me. Christ talked a lot about money in the kingdom because He knew how much of a problem it was. That is why few Christians are bearing 100, 60, or 30 times what is sown. Our comfort zones prevent us from becoming real fruit bearers.

During my crises I tried to understand the reason for many of my trials. My answer came—years later while I was attending a conference on the island of Cyprus. After one of the sessions, a man from England approached me and said he needed to talk to me. We broke for coffee and sat down. He looked at me and said, “God wants you to know that He had to remove your finances in order to reserve the reward He has for you in heaven.” Imagine my shock as this man, whom I had never met, conveyed this message to me. This was a comforting message from the Lord to know that despite my failures, God was using them for a greater purpose. I had sensed in some ways that I had been a good steward of my resources, yet, I had fallen prey to living out of fear when it came to finances. Out of love, God's response was to remove my finances and gradually replace them as I learned to walk in a new understanding of the purposes of money in my life.

The basic principle of what I learned through my personal cri-

sis is this: When I accepted Christ into my life, I told Him that He was now the Lord of my life. My life was no longer my own. What I own, the talents I have, and the resources He allows me to have are simply given to me to manage. He isn't against us having more than our basic needs as long as we remain His instrument to use our resources for His purposes. In other words, our primary goal is to make money to be used for His purposes. We are to be His bondservants. A bondservant is one who is a willing slave with no individual rights.

Finances were one of the hardest areas for me to accept Jesus as Lord over. Was I truly willing to have only what He desired for me to have materially? There is a passage in John that gives new meaning to whether we are following the will of God in our acquisition of material needs. In this passage, John is being questioned as to whether he is the Messiah. His reply: "*A man can receive only what is given him from heaven*" (John 3:27). What was John saying? He was saying that he was not the Messiah and could only receive what God had given him. This concept has a transferable principle in the area of finances. Have we acquired things that God never intended us to acquire? You see, when we sweat and toil with the goal of acquiring, we are not acquiring out of the fruit of our obedience, but out of sweat and toil, much like the Egyptians who labored to pump water from the earth. God's laws relating to provision are based upon obedience. When the people of Israel came into the Promised Land, they were given provision based on their obedience, not on the basis of how hard they worked. We need to understand this principle so that we do not acquire things God has not given us.

I am not saying that God cannot bless a Christian materially. The important factor is whether God has given us what we have or have we strived to acquire more and more out of the wrong motives. You might ask, "How can I really know this?" The best way is to pray individually and examine your motives for why you're working and earning money. Discuss the idea with your spouse or mentor, and ask God. Next, get into an accountable relationship with a few others who are also willing to submit their

finances to the Lord. Ask them to confirm through prayer whether your finances are lining up with what they believe God wants for you in this area. If we truly want Jesus Lord over everything, we must start with our pocketbook.

We must also examine our motives for saving and investing. God may lead us to save and invest, but if we are hoarding out of fear, we may run into problems in our spiritual lives. James warns us against hoarding.

Now listen, you rich people, weep and wail because of the misery that is coming upon you. Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. (James 5:1-5)

It's very difficult to maintain a kingdom focus if we are focused on building wealth. This scripture is a description of those who live in the outer rings as described in Matthew 13.

In summary, ask God if you are operating in a Spirit-led manner in regard to your finances. If not, confess your sins and begin today to move toward God's purposes for your life in this area.

My Money Measures My Success.

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. (1 Timothy 6:17)

God clearly says that He hates pride. He warns us that *Pride goes before destruction, and a haughty spirit before stumbling. It is better to be of a humble spirit with the lowly, than to divide the spoil with the proud* (Proverbs 16:18-19 NKJV). As a business owner, I became proud at heart. I expected others to perform at a certain level and if they didn't, I felt it reflected poorly on me. This pride of life was often reflected in my bank balance. However, it was all on a subconscious level, so I didn't recognize it as a problem. Others may not have easily recognized it either. That is why it is so easy to fall prey to this sin. We are constantly bombarded with messages about the next investment, retirement years, return on investment, etc. Our society drives us to focus our attention on equating success with money. But God never equated success with money. In fact, He cautioned us against the dangers that money created.

Be careful that you do not forget the LORD your God, failing to observe his commands, his laws and his decrees that I am giving you this day. Otherwise, when you eat and are satisfied, when you build fine houses and settle down, and when your herds and flocks grow large and your silver and gold increase

and all you have is multiplied, then your heart will become proud and you will forget the LORD your God, who brought you out of Egypt, out of the land of slavery.

(Deuteronomy 8:11-14)

This passage is a very strong reminder of who the source of financial blessing is. If we fall into sin in our use of money, God has committed Himself to reproof us for our benefit. This painful process can be avoided.

God tells us,

Turn to my reproof, behold, I will pour out my spirit on you; I will make my words known to you because I called, and you refused, I stretched out my hand, and no one paid attention; and you neglected all my counsel, and did not want my reproof; I will even laugh at your calamity; I will mock when your dread comes.

(Proverbs 1:23-26 NKJV)

He that is greedy at gain troubleth his own house.

(Proverbs 15:27 KJV)

Dr. Charles Stanley cites in his book, *Adversity*, “God’s discipline or reproof will often correlate directly to the sin we commit. When Paul wrote, *Whatever a man sows, this he will also reap* (Galatians 6:7), indicated a relationship between what we sow and what we reap. What we do and the consequences of those actions have a direct correlation.” If we fall into financial greed, God may actually judge that sin through a financial calamity. Some Christian women cannot have children today because they abused their bodies through drug and alcohol abuse or through an immoral lifestyle involving several sexual partners when they were younger. This is the discipline of God. Some Christian men and women have been caught in adultery and have lost their families and careers as a result. This, too, is the discipline of God. When a Christian businessman is caught stealing money from his company and loses his job and reputation, it is the discipline of God.”

“Jonah tried to run from God, and God stopped him from running. Israel was not faithful to God in the land He gave them, so He disciplined them by taking them out of the land He gave them.

David destroyed Bathsheba's family through his treachery and adultery. God destroyed his family through the treachery of his son, Absalom."¹

Jacob received the same punishment for the sin he committed against his brother, Esau. Because he manipulated his father for Esau's birthright, he eventually became the victim of a manipulative scheme by his uncle, Laban. He desperately wanted to marry Laban's daughter, Rachel. Laban required Jacob to work seven years only to trick him on his wedding night into marrying Leah, his oldest daughter. He made him work another seven years for Rachel. Jacob received the same punishment in kind for his trickery. The sad part of this is that Jacob never would have had to trick Esau for his birthright; God had already told his mother that He was going to get it.

If you are having financial or relationship difficulties you may want to examine several areas to determine if God is reproofing you in an effort to get your attention. Here are a few symptoms or strongholds that could be showing up as God's reproof toward you that may be the root cause.

- Marital problems.
- Financial shortfalls. Lack of sales.
Problems in your business costing money to correct.
Having to put out fires continually.
- Problems with children—rebellion.
- Relationship problems at work.
- Investments going bad.
- Health problems—stress.
- Lawsuits.
- Bitterness toward others.
- Compulsions toward hobbies.
- Suicidal thoughts.

In business, the focus is often the bottom line. Corporations

want to meet financial projections, and they often come at the expense of people. A successful businesswoman told how she never understood the impact she had on people. She was the general manager of an international credit card unit for a financial institution when five of her 2,000 employees were found to have deliberately hidden \$24 million in losses that she was accountable for. She was an intense perfectionist whom others saw as intimidating and confrontational. She expected a high level of financial performance. When it didn't happen, she put greater pressure on her employees. Her subordinates were fearful of reporting bad news, so they lied about things. As a result of this problem, she lost her job. Later she was offered another chance to salvage one of the company's smaller businesses. She realized that she needed to be much more understanding of those around her and to view financial performance in a more balance way. By learning from her experience, she succeeded in her next assignment.

A focus on the bottom line often causes us to disregard the feelings of others and to fail to recognize the root problem, which is often fear. Each of us must understand the motive behind our actions. When our measurement of success is financial gain, others will begin to be codependent toward us and seek to avoid making financial errors, often compromising their own integrity for fear of reprisal.

Reflection

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1. How do you respond when someone fails you in the area of money?
2. How much of what you own is due to God's blessing upon your life versus your hard work? Be honest in what you really think about this issue. Review Deuteronomy 8.
3. Are you having trouble right now in relationships, business, or finances? If so, could these be a reproof from God? Do the difficulties you're experiencing have anything to do with the possible sin that God may be reproofing, i.e., financial sin—financial problem, relationship problem—bitterness toward others, etc.?

NOTES

Money Is My Security.

God told the people of Israel that His very name meant provider—Jehovah Jireh. Even so, we often want to insure ourselves against God. When our primary goals are wealth and independence, we tend to think we're building "a fortified wall" against calamity. But we are only deceiving ourselves. Nothing can protect us if God decides we have misplaced our faith and security.

God made us with a need for security. But that security was to be placed in Him, not on our finances. Throughout scripture, we see that God desires to demonstrate His care for us through provision of our practical needs. God provides work as one means of care. But the moment we see our work as our provider, we move beyond the Biblical model of provision. God is our provider, not the work. The work is the vehicle God uses to bring provision. This subtlety makes a huge difference in how we view God and our work.

People who went through the Great Depression often exhibit tendencies to hoard and store up large amounts of savings because they fear it could happen to them again. They remember the hardship they experienced and want to insure themselves against going through a similar circumstance. This type of hoarding is rooted in fear and does not view God in the proper perspective.

When I experienced the financial crisis in my life, God used that time to demonstrate His faithfulness to supply what I needed through unusual provision. Whenever we experience financial need in our lives, we are susceptible to the temptation to respond out of fear. God desires that we respond in faith and experience Him as

the provider of our needs. This requires an act of obedience in response to our situation.

When God brought the people of Israel out of Egypt, He provided for them in tangible ways because they had no ability to provide for themselves. They were unskilled; they had no land that could produce for them; so, God had to provide manna and quail. He made their shoes and clothing last 40 years! He created supernatural circumstances to provide for their needs. He does the same for us today.

God warns us against placing our faith in resources instead of Him.

Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you." So we say with confidence, "The Lord is my helper; I will not be afraid. What can man do to me?" (Hebrews 13:5-6)

Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions." (Luke 12:15)

And my God will meet all your needs according to his glorious riches in Christ Jesus. (Philippians 4:19)

It is natural for us to want to be secure, but when we try to gain that security out of fear, we affront the nature of God. We are saying to God, "I don't think you will care for me, so I am going to make sure I will be secure." A stronghold of insecurity and fear can make us very susceptible to save and hoard out of a fear of what the future may bring. Building a wall of financial security around us can be a sign that our money is our security rather than God. When we fall into this, we can expect God to remove our money in order to return our dependence on Him—not out of punishment, but out of love for us.

NOTES

I Can Gain Independence By Having A Lot Of Money.

The eye cannot say to the hand, "I don't need you!" And the head cannot say to the feet, "I don't need you!"

(1 Corinthians 12:21)

One of the major reasons people seek to gain wealth is to avoid depending upon others. They desire to be self-sufficient. From the foundation of the world, the human heart has sought to be independent and free to make its own decisions. Wealth encourages less dependence on others and can become a trap to fall into pride and self-sufficiency.

An independent spirit says, "I can do this very well by myself without others." When we say that to God, we are divorcing ourselves from Him and the body of Christ as God meant it to operate. God tells us repeatedly in His Word that He desires us to become completely dependent upon Him. How does one do that if they have wealth? Certainly, the temptation to be independent is greater. But God's Word gives us a great picture of the destruction of independence.

Your heart became proud on account of your beauty, and you corrupted your wisdom because of your splendor. So I threw you to the earth; I made a spectacle of you before kings.

(Ezekiel 28:17)

Satan got thrown out of heaven when God could no longer tolerate his pride, arrogance and independence. This rebellion forced

God to remove him from his presence. It is a fallacy to believe that we can live independent from God and others, even if we have wealth. If we choose this path we will become lonely and focused on our agenda, and ourselves, rather than seeking to serve others and God. Another symptom of independence is a lack of accountability in our activities. Accountable relationships keep us from falling prey to the deceit of our heart as described in Jeremiah 17:9: *The heart is deceitful above all things and beyond cure. Who can understand it?*

God has given us a solution to this by encouraging us to be in accountable relationships.

Plans fail for lack of counsel, but with many advisers they succeed. (Proverbs 15:22)

They went out from us, but they did not really belong to us. For if they had belonged to us, they would have remained with us; but their going showed that none of them belonged to us. (1 John 2:19)

Someone once said he who relies on himself for advice has a fool for a counselor. When we become successful in a particular area, there is a temptation to believe we no longer need input and direction from others. That is not true. God has created us to need each other. We are all uniquely interwoven to receive guidance through the gifting of each individual in the body. If someone decides to become independent from the rest of the body, the entire body suffers. God gives each individual certain gifts and talents that are to be used to further His kingdom here on earth.

Just as each of us has one body with many members, and these members do not all have the same function, so in Christ we who are many form one body, and each member belongs to all the others. (Romans 12:4-5)

God's ultimate goal is unity in the body that allows each member to contribute toward the common good of His people.

May the God who gives endurance and encouragement give you a spirit of unity among yourselves as you follow Christ

Jesus, so that with one heart and mouth you may glorify the God and Father of our Lord Jesus Christ. (Romans 15:5-6)

As we see in this chapter, finances relate to many different areas of our lives. The subject of independence strikes at the core of servanthood in the body of Christ. Pray that you will be an integral part of the body of Christ, serving your function within it.

NOTES

Money Defines My Self-worth.

What measurements do you use to define your self-worth? Do you define it based on your financial assets? Do you define it based on what you have achieved? Perhaps you define your value based on the number of children you have. There are many things we can use to define our self-worth. The scriptures tell us there is only one measure to determine that. Each of us has self-worth because we are made in the image of God, and because we are made in the image of God, we are valuable. Psalm 139 states,

For you created my inmost being; you knit me together in my mother's womb. I praise you because I am fearfully and wonderfully made; your works are wonderful, I know that full well. My frame was not hidden from you when I was made in the secret place. When I was woven together in the depths of the earth, your eyes saw my unformed body. All the days ordained for me were written in your book before one of them came to be.

(Psalm 139:13-16)

Whenever you and I place a value in ourselves that is based on some other performance criteria, we have moved beyond God's view of our self-worth as human beings. You are never more valuable to God than you were the day you were born.

Many of us have sought to determine our self-worth based on the amount of money we have. This is another dangerous trap for us. Paul warns us against seeking to build wealth in order to gain greater value. Paul came to understand that the greatest riches

could not compare with knowing Christ. In fact, he considered all other material things to be mere rubbish in comparison.

But whatever was to my profit I now consider loss for the sake of Christ. What is more, I consider everything a loss compared to the surpassing greatness of knowing Christ Jesus my Lord, for whose sake I have lost all things. I consider them rubbish, that I may gain Christ. (Philippians 3:7-8)

This is an easy trap for so many of us. The media is constantly communicating to us that we never have enough. We are bombarded with messages that say we are defined by what we drive, how many toys we own, and the investments we have. The media message is designed to create dissatisfaction and lust for what we don't have.

Paul said the purpose for his existence was...

...to know Christ, and the power of his resurrection and the fellowship of sharing in his sufferings, becoming like him in his death. (Philippians 3:10)

And to know this love [of Christ's] which surpasses knowledge—that you may be filled to the measure of all the fullness of God. (Ephesians 3:19)

Paul is telling us that money is not what defines who we are; rather it is knowing Christ and His love that defines us. We should not base our self-worth on how much we own, by what we do, or by what we accomplish. It should be determined by who we are as men and women in Christ.

I recall the difficult struggle I had when I lost all my finances. I realized how much I based my self-worth on what I owned materially and financially. Satan uses money to tempt us into believing a lie about the purposes of money. Our security lies only in our identity in Christ. If we begin to place our self-worth on anything else, we must repent and ask God to renew our minds according to what He says about us in His Word—not on what our feelings or circumstances may imply.

If you have fallen prey to Satan's lie, ask God to forgive you for believing it. Ask Him to give you understanding about who you are in Christ.

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FIVE PURPOSES FOR MONEY

IN OUR LIVES

I have discovered at least five main purposes for money in our lives. As we look at this area, we need to view money the way God views it. He bestowed wealth on some people in the Bible, and on others, He did not. He used money to reveal the true heart of a man in the story about the rich young ruler. He used it to direct people in the way they should go, such as Elijah when he was forced to leave the brook at Cherith to find new provision for himself. He even used it to demonstrate His miraculous powers as in the case of the woman and the jars of oil. Yes, there are ways God uses money in the lives of His people. God gives us many examples of His purposes for money in His Word. We will examine those for application to our own lives today.

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To Provide For Our Needs

Providing for our basic needs is one of God's primary purposes for money. You and I cannot exist without it. The danger comes when we begin to expect God to provide for wants that are never promised in His Word. I do believe God desires to bless his children just as earthly mothers and fathers desire to bless their children. However, God's ultimate goal is Christlikeness to be formed in each of His children. This will always take precedent over comforts in our life. Paul explains that we should find satisfaction in the basic provisions of life and if we seek to gain wealth as a primary goal, we may fall into temptation. We are admonished not to let material needs overshadow our devotion to God.

But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

(1 Timothy 6:8-10)

Scripture is clear that we are to work and God's provision in most cases will be directly related to our work, although this is not always the case. When God brought the Israelites out of Egypt, they had very little ability to provide for themselves. If you have ever seen the desert east of Egypt, you will understand that very well. Sometimes God places us in the same type of situation. He may

take us into a desert experience so that we are forced to rely totally upon His provision to meet our basic needs. This was true for the nation of Israel. Here was a nation of people who had known slavery their whole lives. They had few skills beyond what the Egyptians taught them as brick makers. God knew they would need help, so He provided for them in unusual ways. He provided manna, a food that no one had ever heard of or seen before. He allowed their clothing to never wear out so they did not have to make new clothes. After all, there was no local department store to purchase new ones from. God knew what their needs would be long before He took them into the desert (see Deuteronomy 8:1-5).

God also knew that while they were in the desert, He was going to present the Ten Commandments to Moses and give him instructions about building a tabernacle that would require gold and precious stones. This is why God told the people of Israel to ask their neighbors to give them their jewelry and gold just before they left the country.

Now the LORD had said to Moses, "I will bring one more plague on Pharaoh and on Egypt. After that, he will let you go from here, and when he does, he will drive you out completely. Tell the people that men and women alike are to ask their neighbors for articles of silver and gold." (Exodus 11:1-2)

For most of us, our provision will come through our work. God calls each of us to work for our provision.

For even when we were with you, we gave you this rule: "If a man will not work, he shall not eat." We hear that some among you are idle. They are not busy; they are busybodies. Such people we command and urge in the Lord Jesus Christ to settle down and earn the bread they eat. And as for you, brothers, never tire of doing what is right.

(2 Thessalonians 3:10-13)

Thus, we see that God is very clear in expecting us to work as part of our provision.

However, we must also be aware of the danger of totally relating our provision to our work. God is our provider, not our work.

It is true that He provides most often through our work, but do not fall into the trap that leads you to believe that your work is your provider. The scripture is clear that obedience is the key to provision, not sweat and toil. When God brought the people out of Egypt into a land of milk and honey, it was not based on their sweat and toil; it was based on their obedience. He gave victory in battles not because of skill and ability, but because of their obedience to Him.

And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. (2 Corinthians 9:8)

God always knows what we have need of before we even ask. I recall a few years ago when God was allowing my business to dry up in order to lead me to an entirely new calling. (I have learned that lack of provision is one way God leads us to a new place.) This was a scary proposition because I had many outstanding obligations to banks and others, and I had to have some significant cash flow to make these payments. I was ending a consulting contract with a client and saw no prospects for replacing it. Days before the contract expired, I received a call from a new ministry that was consistent with the calling I sensed God was leading me to. They asked me to consult with them for the next year. At the end of that year, I learned that God spoke to the ministry's founder to pay my entire salary out of his own pocket in order to meet the needs I had at that time. This was no insignificant amount either. At the conclusion of my contract with them, I was wondering where my income was going to come from for the next year. The day before I was informed that their commitment would decrease by 50%, I received a call from the administrator of our foundation to inform me that a supporter had just placed \$20,000 into our account. God encouraged me through this gift to know that He was my provider.

And my God will meet all your needs according to His glorious riches in Christ Jesus. (Philippians 4:19)

God always provides. He's never late, and He's rarely early. If He was, we might not recognize that the provision came from His

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hand. However, if money does come in early or unexpectedly, put it in the bank for a possible need that may be coming. He may know something you don't know that the money will be needed for. Before you buy something, always ask God if you really need it.

Recently, I went shopping just because I had a few free hours one day. After I got home I realized that I really did not need what I bought, and that it was not the right time to buy unneeded items as our budget was a little tight. The next day I returned all but a few little items. The following weekend my wife presented me with almost the same type of clothing I had bought for our wedding anniversary. I felt much better about receiving the gift.

When Corrie Ten Boom was growing up in Holland, she often traveled on the train with her father. She would ask her father for the ticket before the trip. He never gave it to her until just before it was needed to board the train. She learned that her Heavenly Father often worked in her life the same way.

Reflection

1. God has promised to provide for us. Are you satisfied with God's provision for you, or do you continually desire a higher standard of living in your life? Evaluate this in light of the scriptures mentioned in this chapter.
2. In Proverbs 30:8, the writer asks God to give him neither poverty nor riches. Why do you think he would make such a request? What are the downsides of each?
3. The scriptures caution us against seeing our work as our primary source of provision instead of God, yet the scriptures command us to work? How do we balance this concept in a practical way?

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To Confirm Direction

God uses money to confirm direction for our lives. The prophet Elijah pronounced a draught upon the land because of the sin of Ahab and the nation of Israel. There was only one problem. Elijah had to live in the same land as Ahab.

Now Elijah the Tishbite, from Tishbe in Gilead, said to Ahab, "As the LORD, the God of Israel, lives, whom I serve, there will be neither dew nor rain in the next few years except at my word." Then the word of the LORD came to Elijah: "Leave here, turn eastward and hide in the Kerith Ravine, east of the Jordan. You will drink from the brook, and I have ordered the ravens to feed you there." (1 Kings 17:1-4)

God provided for Elijah in a supernatural way. The ravens brought bread in the morning and meat in the evening. His water came from the brook. Friend, if you are fully following the Lord in your life and seeking Him for direction and you have no unconfessed sin in your life, there is no way He will allow you to miss His provision for you. He has a thousand ways to get the provision you need at the time you need it.

The Widow's Need

Now you would have thought the Lord would lead Elijah to a place where there was ample provision for him. That is not what He did. He led him to a poor widow's house who was so destitute that she was ready to commit suicide. She was on her last meal of flour.

“As surely as the LORD your God lives,” she replied, “I don’t have any bread—only a handful of flour in a jar and a little oil in a jug. I am gathering a few sticks to take home and make a meal for myself and my son, that we may eat it—and die.”

(1 Kings 17:12)

Why would God lead Elijah from one desperate situation into another? He wished to perform yet another miracle and show His faithfulness to those who needed it.

Elijah told the woman to do something totally against all reason. He told her to give him her last meal.

Elijah said to her, “Don’t be afraid. Go home and do as you have said. But first make a small cake of bread for me from what you have and bring it to me, and then make something for yourself and your son. For this is what the LORD, the God of Israel, says: ‘The jar of flour will not be used up and the jug of oil will not run dry until the day the LORD gives rain on the land.’”

(1 Kings 17:13-14)

Now, what would you have done? Would you have had the faith to believe this was a man of God who knew what he was talking about, or would you have questioned such logic in the face of a life-threatening situation? The woman demonstrates her faith in God and Elijah by giving him her last meal. This act of faith insured that her provision would be there day after day. God multiplied her flour and her jug of oil.

She went away and did as Elijah had told her. So there was food every day for Elijah and for the woman and her family. For the jar of flour was not used up and the jug of oil did not run dry, in keeping with the word of the LORD spoken by Elijah.

(1 Kings 17:15-16)

One of the principles we see operating here is that God often multiplies what we already have in our hand in a miraculous way when we yield it to Him. The widow yielded the only thing she had in her hand—her last bit of flour and oil. God took that just like He took the loaves and fishes, and multiplied it for those who were in

need. So often, we forget that God has placed skills and resources in our hand already. We need to apply faith to that which He has placed in our hand in order to see His provision manifested through them.

Days before I found out I was going to lose 50% of my salary, God's provision came through someone I had sowed spiritual seed in during the previous twelve months. This man was going through an extremely difficult marriage crisis. I was able to help him because God had trained me through a similar experience. There was no one more qualified to speak into his life than I was. This man's marriage was eventually saved, and God used him to sow financial seed into my life at the time I most needed it.

When times are good, be happy; but when times are bad, consider: God has made the one as well as the other. Therefore, a man cannot discover anything about his future.

(Ecclesiastes 7:14)

Symptoms of Lack of Provision

When we lack money to meet needs in our lives, it is time to begin asking God questions. We need to examine ourselves in several areas to find the answer for our lack of provision. Here are just a few things I have learned to examine when finances are not forthcoming.

1) **Examine yourself for any possible sin.** God may be withholding provision due to unconfessed sin. A friend of mine complained that he never had enough money to do what he wanted; yet, I knew this person had some unresolved bitterness toward several people. God will not listen to our prayers if we have unconfessed sin in our lives. Ask God to show you if there is any unconfessed sin; then repent so that you can gain the full blessing of God in your life.

Everyone who sins breaks the law; in fact, sin is lawlessness. But you know that he appeared so that he might take away our sins. And in him is no sin. No one who lives in him keeps on

sinning. No one who continues to sin has either seen him or known him. (1 John 3:4-6)

2) Keep doing what you are doing but change the way you are doing it.

Trust in the LORD with all your heart and lean not on your own understanding; in all your ways acknowledge him, and he will make your paths straight. (Proverbs 3:5-6)

I was once consulting with a grocery store marketing company that provided marketing services to grocery store chains. One of the stores complained that every year during the coldest months of the year their sales went down. They could not understand why this happened when nothing seemed to change in the economy or products or services. They sent a consultant to the store that began watching for any unusual behavior in the customers. Finally, one day he figured out the problem. It seemed that when the coldest days of the year came along, the store would raise the temperature. When customers came into the store, they took their coats off and placed them in their shopping carts. This meant there was less room for groceries; consequently, the average shopper was buying less. When they discovered this, they lowered the temperature in the store so that the customers kept their coats on while shopping. This resulted in sales going back up to the level at which they were accustomed. Sometimes a minor adjustment is needed to impact our financial situation.

3) Keep doing what you are doing but change locations. Those in retail know that there are three important factors to success in retail: location, location, and location. God gives us a logical brain that must be used in considering our prospects for success in our ventures. It may not always be a spiritual problem. Consider if your product has a legitimate market and whether the market is large enough to support it. Are you able to communicate with your customer from the location you are in, or is there a better way? Once you have this information, you must discern God's will for you in regard to your problem. Fact gathering is the first step, but it must be combined with faith and obedience.

In John 21, we find Peter attempting to catch fish just off the seashore. Jesus had been crucified and had appeared to the disciples already at least one time. Peter was not catching any fish. Peter looked onto the seashore where there was a man standing there. The man shouted out to Peter, “*Friends, haven’t you caught any fish?*” *They answered him with a big “No.”* Jesus suggested that if they placed their nets on the other side of the boat they would catch fish. Interestingly, Peter took the stranger’s advice. He caught 153 fish and had difficulty bringing them in. It was at this point Peter looked closer toward the seashore and discovered it was Jesus who was speaking. He jumped into the water to run to meet him.

Sometimes a perfect stranger can be the source of the answer, and it may turn out to be God’s way of communicating with us.

4) **Seek God first, then wait on Him.** The provision may yet come. Sometimes God allows us to experience need so that He can demonstrate His power in our lives. Waiting is sometimes the most difficult level of obedience a Christian can encounter. To know when to wait and when to move is a sign of Christian maturity. When my wife and I were wondering about whether I should go out and begin calling on new prospective clients for our advertising agency, we prayed earnestly and heard the words “wait.” We both confirmed this in our heart and decided not to aggressively seek new clients. A few days later, a new client called us to ask us to work for them. It was what we needed when we needed it.

When David asked God whether or not to attack the Philistines, God told him to attack. God gave him victory. A short time later, the Philistines were mounting another battle. David inquired of God again. This time God instructed him to attack, but not until he heard the marching in the balsam trees (2 Samuel 5:24). Sometimes we need to press into God to gain His strategy for our circumstance. God wants to give us the answer if we pay the price of seeking, listening, and obeying.

And without faith it is impossible to please God because anyone who comes to him must believe that he exists and that he rewards those who earnestly seek him. (Hebrews 11:6)

5) **He may close down one situation in order to get you to another.** This is a difficult truth, but one that I have personally experienced and seen in the lives of others. Sometimes God closes down one enterprise in order to lead us to a completely new thing. Why does He have to do something so drastic and painful? Primarily because we would not make the change voluntarily.

A friend described how he viewed the way God relates to His children. First, He speaks to them in a still, quiet voice. If they fail to hear, He speaks a little louder with the same message. If the child still does not respond, God attempts to speak even louder through circumstances that are designed to gain his attention. If he has still failed to respond, God has no option but to knock the individual off his horse in order to gain his undivided attention. This last step is definitely the most painful, yet it motivates us to seek and obey God with all our hearts. Are you are a person God can direct with a still small voice, or will you have to be knocked off your horse and struck blind like Saul who determined his own agenda until God got his attention? Make up your mind now to seek God with a whole heart so that you can willingly be led by the Spirit. A friend of mine says his goal is to be a “Romans 8:14 Christian” which says, *...those who are led by the Spirit of God are sons of God.*

A New Calling in Life

God's means of calling us into his mission and purposes of life can often come as a result of a business or financial problem. There are a number of examples of this in scripture. The calling of Saul to be king of Israel is one such example.

Saul was working for his father. His father's business evidently relied on donkeys, and when they lost several of them, Saul was told to find them with his servant. What started out as a mission to solve a business problem turned out to be an adventure that led Saul to discover he was going to be the king of Israel. Here is an example of a business crisis being used to guide someone to a whole new calling in life (see 1 Samuel 9 and 10).

God used my financial crisis to lead me to a new calling I never dreamed of. In March of 1998, I attended a ministry confer-

ence in Cyprus as a result of an invitation from a mentor. I did not know why I was going there since I was still in the midst of some major business and financial problems. If God had not miraculously provided the finances for me to go, I would not have attended. During the conference a man from England prayed with me after we met for coffee. As we prayed, he described a picture to me that he was seeing in his mind. It was the third time in four years someone I did not know described the same picture to me during a prayer time. I began to weep, as I was overwhelmed with the pinpoint precision of God's intimacy and care to let me know I was in His perfect will despite the adversities I was facing.

Perhaps God has stirred up your world. Perhaps you are being forced to make some major changes in your life. Perhaps it has even come through a financial problem. These changes may be the initial beginnings of a new direction for your life—a new calling. Be aware of the people God brings into your path. Look for confirmation of your direction. Do not be afraid to make major changes. God wants to use your life in ways you may not have ever imagined.

“For my thoughts are not your thoughts, neither are your ways my ways,” declares the Lord. (Isaiah 55:8)

Be aware that there are times when God uses financial problems to create new opportunities and new callings.

Gaining A Larger Perspective on Losses

Early in my business career, I was released from a position as a marketing director with a magazine. At the time, I felt I was the key person who was responsible for the success of the publication. When I was released, I was angry and hurt. Even though it was purely a financial decision by the company, I was bitter for a long time. However, this one event was probably the greatest stepping-stone that led me into the advertising field. Looking back, I can see now that God “dried up the brook” to lead me to where He wanted me. I was offered a position with an ad agency where I learned a great deal about advertising and discovered my gifts in marketing that were not easily recognized in my previous position. Often what

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comes as a disappointing situation leads us to the place God is ultimately training us for. I am now learning to avoid drawing conclusions too early about major changes that take place in my life. I have learned that our adversities are often God's universities.

God wants to show Himself to us in our work and personal life experiences. He hasn't given us these Old Testament examples simply to tell good Bible stories. They are for us to learn from and apply in our own situations. He wants us to move in faith!

Now these things occurred as examples to keep us from setting our hearts on evil things as they did. (1 Corinthians 10:6)

These things happened to them as examples and were written down as warnings for us, on whom the fulfillment of the ages has come. (1 Corinthians 10:11)

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To Give To Christians and Others To Meet Needs

God wants us to be an instrument of blessing to others for their needs, but not necessarily for their wants. God uses this transfer of money in the body of Christ to build unity among Christians and bring glory to His name.

One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed.

(Proverbs 11:24-25)

Share with God's people who are in need. (Romans 12:13a)

Sometimes we withhold money that God wants us to give to someone else. He wants to bless through us, but the blessing doesn't happen because of our disobedience. This was the case for a business owner in the Midwest. God told him to forgo his annual bonus and directed him to give it to his sales staff instead to show them his appreciation. He wrestled with God over this decision. In fact, he wrestled with it for three full days before he gave in to the Lord on the matter. When he finally met with one of his employees to give him his check, the man said he had been praying about a financial need three days ago. They had decided to borrow money to meet this need. The amount of the bonus check was the exact same amount they had needed. God had already provided for this man and wanted to do it through the employer, but because the owner was disobedient, the man did not get the money when he

was supposed to. He could have prevented the employee from having to borrow to meet the need. How many people have we let down because we felt the money we have been given by God was all ours?

Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. (2 Corinthians 9:10)

A few years ago a friend of mine was in need. As I look back, I am confident God wanted me to play a bigger role in supplying their need, but due to the influence of a spiritual stronghold of fear, I was not free to be the vessel God wanted.

In America, the pressure is always on to move up the ladder of material accumulation. Jesus warned us about this. If our focus is on accumulation, we will not look for opportunities to be God's agent for financial blessing to others.

Do not lay up for yourselves treasures upon earth, where moth and rust destroy, and where thieves break in and steal. But lay up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there will your heart be also.

(Matthew 6:19-21)

A greedy man brings trouble to his family, but he who hates bribes will live.

(Proverbs 15:27)

We also need to be sensitive to being led by the Spirit not give in certain situations. Recently my wife and I were made aware of a financial need in a person's life. We prayed about it and genuinely desired to help them. However, neither my wife nor I had peace about giving anything. He was in dire straits and he would have had some major setbacks if the financial need was not met. We kept praying but still had no release. We decided we were not to be the vessel and that God had another means of meeting their need. Two days later, a day after the deadline, I asked my friend what happened. Another person met their need and his crisis was avoided. There are times when we must resist the desire to please or rescue

others. It is important to hear the voice of God in each situation.

On another occasion, a mentor confided to me that he wanted to bail me out of my financial crisis so badly that it was all he could do not to do so. But he knew that the Lord was training me to be a leader and that if he short-circuited the process, I would have died spiritually and failed to move forward in my maturity. He likened it to the cocoon of a butterfly. If he had cut open the cocoon, I would not have flown; I would have died. It is the struggle out of the cocoon that makes us strong enough to fly. As a parent, I must pray earnestly to discern if I am helping or hurting my children's growth when I come to their aid too quickly.

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To Demonstrate God's Power Through The Miraculous

Sacrifice thank offerings to God, fulfill your vows to the Most High, and call upon me in the day of trouble; I will deliver you, and you will honor me. (Psalm 50:14,15)

God loves to demonstrate His power through supplying practical financial needs. He wants to glorify Himself through this process.

My thoughts are not your thoughts, neither are my ways your ways, but my ways are higher than yours even as the heavens are higher than the earth. (Isaiah 55:8)

We need to know that God's ways are higher than our ways and they do not always measure up to the world's way. God will meet needs in ways we have never before experienced when we place our trust in Him completely.

I Laughed At The Idea

I was in my office one day. By this time, my business had all but dried up. I was living by faith, one day at a time. Finances were very tight and God was not giving me too much advance notice of where all this was leading. Gunnar Olson, the President of the International Christian Chamber of Commerce from Sweden, was mentoring me somewhat by long distance via e-mail. I e-mailed Gunnar regarding a potential business conference I was considering

hosting. He encouraged me to postpone the conference to attend one his organization was hosting on the island of Cyprus. I didn't even know where Cyprus was. I recall laughing just like Sarah laughed at the prospect of having a child in her old age. I recall even getting angry at his suggestion. After all, who did he think I was, an industrialist like him with unlimited income? I quickly discounted the notion and went on with my work for the day.

The next day I received a call from Clark, an acquaintance I had met sixty days earlier.

"What are you doing tomorrow?" he asked.

Nothing," I replied. "Just working here."

"How about riding to the airport with me," he asked. "I want to talk with you about a project I'd like you participate in with me."

I agreed to meet with him.

The next day he picked me up and as we were on our way to the airport he began to share what was on his mind. "We are going to pick up a friend of mine who is a missionary in Cyprus. He is involved in hosting a conference with Gunnar Olson. Are you aware of this conference?"

I looked at him in amazement.

Clark continued, "We are planning to take some business people to this conference and I was wondering if you would consider teaching your "Esau to Joseph" workshop while we're there. We will pay all your registration and conference expenses."

To say I was shocked would be the understatement of the new millennium! Twenty-four hours after Gunnar's e-mail, God was already giving me a way to go to Cyprus—a place I'd never even heard of. However, a strange thing happened. There were a few weeks to the registration deadline, and no business people had signed up for the trip.

Discouraged, I thought to myself, "Well, it would have made a great story. I guess this isn't God's will after all." Then, Clark called and said that if a scholarship became available, he believed I should go to Cyprus and represent their church. A few days later he called and said \$1,500 had come in for the trip, so I went to the glory of God!

The Importance of a Wife's Counsel

A prominent businessman made a decision on his own to proceed with the development of a shopping center that he felt was a no-lose situation. His normal procedure was to pray about new ventures with his executive staff and allow time for each of them to discuss it with their wives. It was company policy to get input from their wives before any major decision was made. He realized that God often used wives to warn husbands about wrong directions. However, on this particular venture, he went forward with this project without staff prayer or anyone's input because of the pressure of the timetable he was under.

Problem after problem arose with the project, so much so that it became a major financial drain on the company. It was the only property they had ever started without counsel and prayer between staff and their wives. It was only after one of the company's salesmen came to him with a scripture verse that he understood why the project had been such a failure.

Then the Lord said, "These people come near me with their mouth and honor me with their lips, but their hearts are far from me. Their worship of me is made up only of rules taught by men. Therefore once more I will astound these people with wonder upon wonder; the wisdom of the wise will perish, the intelligence of the intelligent will vanish." (Isaiah 29:13, 14)

After he repented, God began to bring blessing back to the development but they were still left with some major losses. They suffered a huge loss for three years after the situation had been made right with God. When they put the property on the market, it took a long time to sell. It was the greatest single loss in their company's history—all for not following God's ways. When I asked the president of the company why did God wait so long to get them out of this situation, his response was, "I believe it is because God wants us to understand He will not let us out of a reproof until He is convinced we will never violate that principle again."

Jesus often gave parables about money. He knew the temptations of money. In the parable of the shrewd manager (see

Luke 16:1-15), Jesus gives us a story that we can all relate to. Here are two important truths He is telling us:

1) **If we can't be trusted with a little, we can't be trusted with a lot.**

2) **We cannot serve God and mammon at the same time.** Jesus also emphasized that what we are managing is not our own. If we are not good managers of what He has bestowed upon us, then He will not allow us to manage anything. God wants to trust us with money, but He knows how easy it is for it to become an idol in our lives.

Henry Blackaby and Claude King describe in their book *Experiencing God* that our most difficult struggle will be with our own will. "You need to have your life radically oriented to God. The most difficult thing you will ever have to do is deny self, take up the will of God, and follow after Him. The most difficult part of your relationship to God is being God-centered. If you were to record a whole day in your life, you might find that your prayers, your attitudes, your thoughts, everything about that day is radically self-centered. You may not be seeing things from God's perspective. You may try to explain to God what your perspective is. When He becomes the Lord of your life, He alone has the right to be...

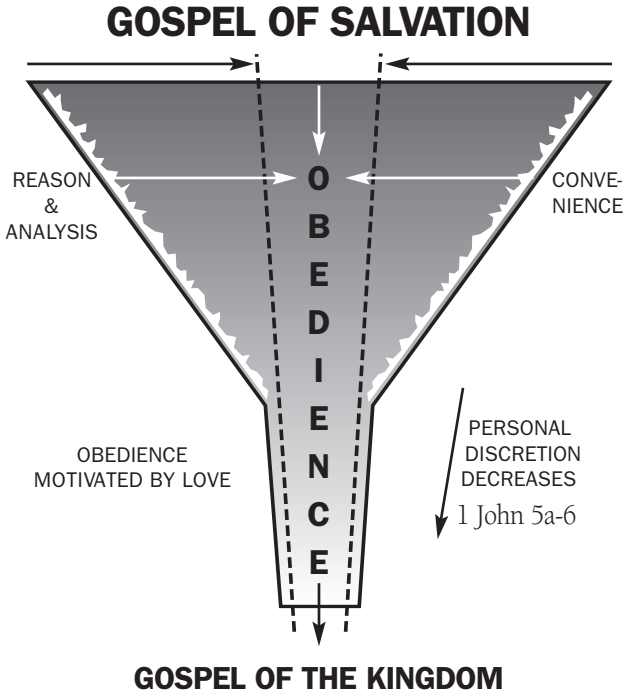
- the Focus in your life
- the Initiator in your life
- the Director of your life.

That is what it means for Him to be Lord.²²

The following diagram illustrates what it means to live with Christ as Savior, but not as Lord. The funnel represents how people come to Christ. The top part of the funnel is where many people reside in their walk with God. Here we see decisions being made by psychological reasoning and pro-and-con thinking. Fewer decisions are made purely based on obedience. When difficult situations arise, we often look at ourselves as the victims. We spend more time focusing on our own problems rather than on the needs of others.

Fewer people ever get to the center of the funnel which represents true Lordship. To move toward the center requires a willing-

ness to allow Christ to change us. As we get further toward the center and lower part of the funnel, we have less personal discretion about our decisions and we allow Christ to make decisions for us out of our love for Him. We're more willing to be obedient to His commands at whatever the cost as we move toward complete surrender at the bottom of the funnel. These is where we see the kingdom of God manifested in our lives.



This is how we know we are in him: Whoever claims to live in him must walk as Jesus did. (1 John 5a-6)

Christian businessman, R.G. LeTourneau, came to an understanding of what it meant to live in the lower part of the funnel as it relates to allowing God to use his business and his finances. By the end of his life he was giving an inverted 10%—10% of the profits for himself, and 90% for the Lord's work. "The question," LeTourneau says, "is not how much of my money I give to God, but rather how much of God's money I keep for myself."

To Test Our Obedience

The Principle of First-Fruits

When Joshua led the Israelites across the Jordan River into the Promised Land, their first city to capture was Jericho. God gave them specific instructions as to how He was going to give them victory. They had to walk around the city walls for seven days. Their obedience was followed by a great victory. This was the first city God gave them with many more to follow.

However, it was in their first victory that He made an interesting requirement that He did not make in any of the other battles they would fight in. When Jericho was captured, it was to be completely destroyed. No plunder was to be taken and the city was to remain leveled and never rebuilt. It was to remain His testimony of the first victory He gave His chosen people in the Promised Land. It was to be their title to God. If anyone tried to rebuild the city, God would judge them by taking their first born. This is exactly what happened in later years when the kings tried to rebuild the ruins of Jericho.

God desires us to give of our increase to Him first and to live within our basic needs. In return, He loves to meet our basic needs, both now and in the future. God's principle of giving from our first fruits is still in place today.

I have seen a grievous evil under the sun: wealth hoarded to the harm of its owner, or wealth lost through some misfortune, so that when he has a son there is nothing left for him.

(Ecclesiastes 5:13, 14)

Testing Our Obedience

One way God allows us to be tested is in how we handle money. Will we follow His commandment regarding tithing? God's tithe should always be taken right off the top from our increase. Then, once we have extra money beyond our tithe, we should be willing to ask God His purpose for it.

Honor the Lord with your wealth, with the firstfruits of all your crops; then your barns will be filled with overflowing, and your vats will brim over with new wine. (Proverbs 3:9-10)

God wants us to deepen our love for Him and to develop a spirit of gratefulness. Tithing is a good obedience test for each of us to determine if we truly recognize God as our source of provision. If we are giving, are we giving with a cheerful heart? Remember this:

Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. (2 Corinthians 9:6)

If we are not giving to the Lord, we are visibly demonstrating that our money is OUR money. God says we are robbing Him if we are not actively tithing.

“Will a man rob God? Yet you rob me. But you ask, ‘How do we rob you?’ In tithes and offerings. You are under a curse—the whole nation of you—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 you will not have room enough for it. I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit,” says the LORD Almighty. “Then all the nations will call you blessed, for yours will be a delightful land,” says the LORD Almighty. (Malachi 3:8-12)

Someone once said a good way to determine where someone's heart lies is to look at his or her checkbook. Does your checkbook reveal a heart that loves God, or does it reveal something else? Ask God to give you a giving and loving heart that is revealed through your way of life.

Reflection

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- 1.** God tells us that we are to tithe 10% from our first fruits. Are you currently doing this? If not, why?

- 2.** Could this reflect an attitude that what you have really is viewed as yours versus what God has provided? Explain.

- 3.** What does your checkbook reveal about your life?

Conclusion

Perhaps Solomon, who wrote Proverbs and was considered the wisest and wealthiest man who ever lived, says it best when he tried to bring balance to the area of money.

Two things I ask of you, O LORD; do not refuse me before I die: Keep falsehood and lies far from me; give me neither poverty nor riches, Otherwise, I may have too much and disown you and say, 'Who is the LORD?' Or I may become poor and steal, and so dishonor the name of my God. but give me only my daily bread. (Proverbs 30:7-8)

Notes

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1. *Adversity*, Charles Stanley, Thomas Nelson Publishers, Nashville, TN p. 98.
2. *Experiencing God*, Henry Blackaby, Claude King, Lifeway Press, Nashville, TN, p. 99

Marketplace Leaders

Marketplace Leader's purpose is to raise up and train men and women to fulfill their calling in and through the workplace and to view their work as their ministry.

Our primary means of accomplishing this is through four key focuses.

1. Building Unity (John 17:23) –

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Let us know how we can assist you in furthering your organization. Call Os Hillman at 770-442-1500 or contact him via e-mail at os@marketplaceleaders.org.

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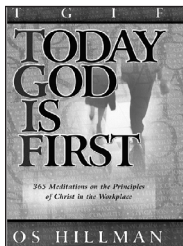
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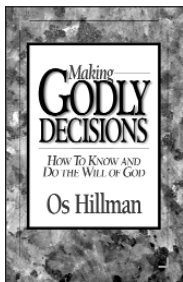
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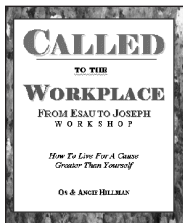


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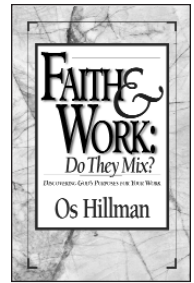
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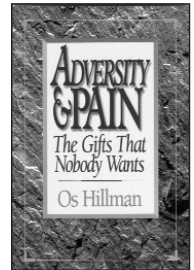
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