

CHRIS HARVEY

# WISDOM IN *Finances*



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# Dedication

This book is dedicated to those who have faithfully given into God's kingdom and purposes over the years and to those who hopefully, after reading *Wisdom in Finances*, will become dedicated supporters of the work of God in the Earth today.

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# **Wisdom in Finances**





## Chapter 1

# What It Means to Prosper

The word "prosper" means "to make your way successful, to make progress, to push forward, or wittingly maneuver your way through a course." In other words, "prosper" means to be in control of your destiny! A country, business, family, or individual that is living in a state of poverty is living out of control.

*Poverty is a curse!* When Jesus died on the cross, He took that curse and broke it. Sometimes people still live in a state of poverty because of ignorance of the Word of God and the finished work of the cross. Still others are a product of failed role models.

Many people interpret prosperity as accumulating large quantities of possessions. They feel that if they have three houses, five cars, and a yacht, they are prosperous. However, this isn't always true. Prosperity goes deeper than just having "things." It's a fruit that comes from the very core of your nature.

**Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul prospereth.**

**3 John 2**

We see from this scripture that it is God's desire for you to succeed financially and be physically healthy. However, the root source of this blessing is found in the prosperity of your soul.

If your soul is void of motivation, this negative attitude will filter into every area of your life. This is

evident when someone wins a lottery. They may have been flat broke before, but suddenly they have a million dollars.

Things may look great for a season, but documented surveys have found that 80 percent of these "instant millionaires" are destitute within 10 years.

So the answer to poverty isn't necessarily found in becoming wealthy overnight; instead, it is in developing a character that *produces* and *sustains* wealth.

There is an old saying that goes, "You can either give a man a fish, or teach him how to catch it." In other words, if you give someone a fish, it's gone forever once he eats it. But if you teach him how to fish, you have solved his hunger problem for life.

### True Prosperity Lasts

The Word of God teaches that a wise man will leave an inheritance for his children's children (Proverbs 13:22). *True prosperity will last the storms of life and will be passed down through the generations.* And it's not just passing down money; it's imparting to your children a spirit of diligence and wisdom in life's dealings so they, in turn, can continue to develop what you left them.

However, if you pass on your possessions without the favor of God, you have done your children an injustice.

**This book of the law shall not depart out of thy mouth; but thou shalt meditate therein day and night, that thou mayest observe to do according to all that is written therein: for then thou shalt make thy way prosperous, and then thou shalt have good success.**

**Joshua 1:8**

## **God Blesses Actions**

The Word declares that to become prosperous, you must meditate on, ponder, and study God's ways. Just to think about them, or even to get excited about them, isn't enough.

Joshua 1:8 shows that you must "observe to do" what God says. Then and only then will you make your way prosperous. Even though it is God who gives you the *power* to get wealth, you must realize that you must *use* the *wisdom* He has given you to ensure that it is an ongoing process.

*God wants you to have good success.* But there is a difference between *success* and *good success*. Good success is progress made through right motives and integrity.

**Therefore whosoever heareth these sayings of mine, and doeth them, I will liken him unto a wise man, which built his house upon a rock.**

**Matthew 7:24**

## **Practice His Principles**

The only sure way to ensure success is to be a doer of God's Word by putting His principles into practice. This will protect you from the storms of life that come to destroy every person.

If you want a strong foundation in your business dealings, your marriage, and your relationships, you must obey the principles set down in God's Word.

Many have been shipwrecked because of their reluctance to comply with God's requirements. You can praise God, dance, sing at the top of your voice in church, own 30 Bibles, have Gospel stickers all over your refrigerator and car, and cry about Jesus—but *if you don't*

*put God's Word into practice, you're on a collision course with failure.*

## **It's There for You**

**If ye be willing and obedient, ye shall eat the good of the land.**

**Isaiah 1:19**

The good of the land is there to be eaten, my friend. But if you have *an unwilling attitude* or *an unteachable spirit*, only pain and heartache are in your future.

I went through a situation where I lost my home and destroyed my credit rating, all because I was too stubborn to listen to wise counsel.

My wife and I weren't in agreement about building our first house. She wanted me to buy a smaller, more affordable house to start out with, but I wanted to go straight to the top overnight.

I wish I had listened! There are no get-rich-quick schemes in this life! Consistency and diligence are the best avenues to success.

My pastor tried to warn me not to build a house that was too big, but I wouldn't listen, and, in the end, I ate the fruit of my own rebellion.

## **The Devil Didn't Make You Do It**

Some of you reading this book right now are in a place of despair and defeat because of your unwise business dealings in the past. You may be a "credit card junkie" and can't help yourself. But you can't blame the devil for your debt. *He* didn't use the card—*you* did!

It reminds me of the story of the wife who was being chastised by her husband for buying a \$300 dress with the

last of their money.

When her husband asked, "Why did you do it?" her reply was, "The devil made me do it!"

The husband said, "Why didn't you tell him, 'Get thee behind me, Satan'?"

She answered, "I did. But he told me, 'It looks great from back here, too!'"

## **Budgeting**

Many people face financial battles because they don't discipline themselves in the realm of spending and budgeting. I have often counseled families in financial difficulty, and when we got to the root of their problem, we always found they were careless in managing their money.

God's Word tells us to *be fervent* in business (Romans 12:11). God gave us a brain to use, but, unfortunately, a lot of God's people live their lives succumbing to impulse spending. If you are struggling in this area, there can be many different reasons behind it.

## **Looking for an Escape**

First, you may buy things on impulse to sedate yourself during times of depression, some of which can be caused by financial pressure!

This may sound contradictory, but when people worry and become anxious about not having enough money, they go out and spend *more* money to make themselves feel better! It's an avenue of escape from the pressure they are living under.

For example, a couple may be on their last \$50, but instead of investing it wisely, they will go and treat

themselves to a fine meal. I'm not saying that you shouldn't bless yourself now and then, but there are times to be lavish in your spending, and there are times to be astute.

### **"I've Just Got to Have It!"**

Other people sometimes get the feeling they simply *have* to have something, no matter what it costs. And the world we're living in doesn't help by telling us we can have it *now* and pay *later*. This is a deadly mindset; especially when a person has several credit cards. Some people actually pay off one credit card with another, thus spiraling into a pit of debt!

The Bible says to owe no man anything except love (Romans 13:8). Some Christians won't borrow money because of this scripture, but there are times when you need to borrow money temporarily. An example would be to establish a credit rating.

The reality of it is, if you borrow \$10,000 and pay it off in two years, paying \$2,000 interest on that money, you have actually "bought" that money for a period of time.

I think the scripture that says you should not owe anyone anything is referring to borrowed money that you are unable to pay back. This is going beyond your means, and it will give the devourer an open door into your life. The key is not trying to get everything at once.

*True prosperity comes step by step.* Your heavenly Father knows you have need of things. Just pace yourself like a long-distance runner, and you will acquire everything you need at the appointed time.

### **The Road to Disappointment**

Proverbs 13:11 (*The Amplified Bible*) declares, "Wealth

[not earned] but won in haste, or unjustly...will dwindle away; but he who gathers little by little will increase them." The reason there are so many wounded people who have lost all hope is because they have gone after riches with a wrong motive.

Proverbs 13:12 (AMP) says, "Hope deferred makes the heart sick, but when the desire is fulfilled, it is a tree of life." *The only way to attain true fulfillment is being led by the Spirit of God in every venture of life.* If you aren't led by the Spirit, there will be a lot of pain, not gain, ahead for you.

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

**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.**

**1 Timothy 6:9,10**

## **Self-Inflicted Wounds**

As you read this book, you may realize you have already fallen victim to the snares of greed and materialism. *You may have pierced yourself through with self-inflicted sorrows!* But you don't need to remain in this state!

If you will just change your heart today, let God produce pure motives in you again, and flee from your previous ungodly goals, He will cause you to prosper in everything you put your hand to.

Some people are just too lazy to calculate their spending limit. For example, they think they still have

money in the bank simply because they still have checks in their checkbook!

They don't realize it takes time for the checks they have written to clear the bank and be deducted from their account. When they check their balance, it looks like they have enough money to buy whatever they want. But because they haven't kept a record book—and this is crucial; you *must* keep a record book of your spending—the outcome of their carelessness is bounced checks, a destroyed credit rating, and more family pressure.

### Be a Good Steward

The Word of God declares that if you do not look after your own family and relatives, you are worse than an infidel, and you have denied the faith (1 Timothy 5:8)!

Most people judge child abusers harshly, but if you neglect your children's needs through selfish, unrestrained money management, God will hold you just as accountable as any other child abuser!

Your children need to be dressed well and have good shoes. Many a child's feet have been damaged by badly fitted shoes. You are better off buying one good pair than three cheap pairs.

Your children also need a good education to succeed in life; especially in today's world. If they miss out on it because you want to wear the latest leather jacket and have mags on your car, then, my friend, you need to repent!

I am not trying to bring *condemnation* on you, just *accountability*, for God requires us to be faithful stewards. I know some people are living on a small or fixed income and find this hard, but *if you will be diligent in your budgeting, God will honor that and move on your behalf*



Luke 16:10 says that if you are faithful in that which is *least*, you will also be faithful in *much*. The following verse says that the faithfulness of which this speaks is faithfulness in finances, and because you are faithful with money, God will entrust "the true riches" to you.

### **Money Is a Poor Substitute for Love**

On the other side of the coin, wealthy people can "abuse" their children by giving them financial handouts or expensive gifts as a substitute for spending time with them.

You need to find a balance and meet both the material and emotional needs of your children.

If you are having trouble in the area of finances, don't treat the problem lightly; it's just as bad as any other area of sin. You need to set up an appointment to talk with your pastor or a friend who is enjoying success in his or her finances.



## Chapter 2

# Priorities That Prosper

**But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.**

**Matthew 6:33**

**T**oo many people are spending their time chasing the things in this life rather than the purposes of the kingdom. They get so caught up in obtaining material possessions that one day they realize they've gotten off the pathway of God's will.

The key word in Matthew 6:33 is the word "first." What do you put *first* in your life? Anything that takes priority over your relationship with God and your pursuit of His kingdom is an idol and must be dealt with.

It could be a car, a house, a spouse, a career — or even a ministry. As you are honest with yourself and let God remove anything from your life that is coming between you and Him; and as you dedicate yourself to fulfilling His will, He will supply you with all you need and more — *as long as He is No. 1!*

### **Being About Our Father's Business**

You should have the same zealous attitude toward building God's kingdom as you do toward your own business, home, and so forth.

This zealous attitude was displayed in Jesus' life when He was missing as a young boy of 12. When Joseph and Mary found Him, His response to their question of where

He had been was, "I have been about my Father's business!" (Luke 2:49).

If you build God's business, He will build yours.

On several occasions I have known people who have had such zeal to be filled with a fresh touch of God, they've taken a week off work just to come to our revival meetings. Consequently, their businesses have done better that week and in succeeding weeks than ever before.

### **The Key to Prosperity**

*The key to prosperity is being led by the Spirit of God in every action.* As you do this, you walk with God. And he who walks with God is automatically blessed.

Solomon prayed to God as a young man—not for riches or honor, but that he might receive "a discerning heart" to judge God's people righteously. Because of his attitude, God blessed him materially far beyond his wildest dreams.

Many find it hard to follow God with their whole heart, because they battle with materialism. We see this in the case of the rich man who came to Jesus (Matthew 19:16-22).

He had obeyed *all* of the commandments; however, when Jesus asked him to give all he had to the poor and follow Him, he left, sorrowfully. *It's all right to have possessions as long as possessions don't have you!*

### **"But God Wants Us Poor!"**

Some believe God wants Christians to be poor because Jesus told the rich young man to give away everything he owned. This simply isn't true. Jesus just wanted him to deal with his materialism.

If the young man had given everything away, the Lord would have returned it to him, as He promised in Mark 10:28-30, when Peter said to the Lord, "We have given up everything to follow You." Jesus replied that all who have given up everything for Him will receive a hundredfold return in this life, but with persecution.

So the enemy will resist you in your endeavors to prosper, and when you do prosper, he will bring false accusations against you.

### **Does This Make Sense?**

Some people who claim God wants them to be poor show they don't really believe this through their actions. If they really believed it, why do they go to work? If it is God's will for them to live in poverty, they are in rebellion against Him for trying to earn money!

It's the same as saying that God wants you to be sick—and then going to a doctor. If He wants you sick, what are you doing at the doctor's? Wouldn't this also be rebellion? Just think about it for a minute.

### **Where Is Your Treasure?**

The question is: "Where is your treasure?" The Word of God declares in Matthew 6:21, "For where your treasure is, there will your heart be also."

No one can serve two masters. You will either hate the one, or love the other, Matthew 6:24 says. If money is your *servant*, it will be a great servant. But if it is your *master*, sorrow and heartache will be your portion.

### **Money Is Not the Problem**

The Word tells us that it is not money that is the root of

all evil, but *the love of it*.

You can have the love of money and be flat broke, living in the city park. Have you ever seen two winos fighting over a dollar on the ground? The real issue here is *covetousness*.

As you conduct yourself righteously in your finances, God will honor you.

**I have been young, and now am old; yet have I not seen the righteous forsaken, nor his seed begging bread.**

**Psalm 37:25**

As you make Jesus your Shepherd, you shall never want. A good prayer to offer to God is found in Proverbs 30:8 (AMP):

**...feed me with the food that is needful for me.**

**He Will Meet Your Needs, Not Your Greeds**

God doesn't want all of His children to be millionaires, but He wants all to be well cared for. The writer of Proverbs asked that God would fill him with food that was *needful* for him. God will supply your *needs*, not your *greeds*. Some things you desire from God are not beneficial to you; therefore, He doesn't give them to you!

If my 3-year-old daughter were to ask me for a .44 Magnum handgun, it wouldn't matter how much she wanted it; I wouldn't give it to her, because she would probably accidentally shoot the whole family!

**Some Things Take Time**

It reminds me of a story about a young boy who came home from an evangelistic crusade and wouldn't eat any supper. When his mother questioned his lack of appetite,

he informed her he was fasting to get a beard just like the one the visiting evangelist had! The moral of this story is: Some things only come with time and maturity!

God knows what you need more than you do, and if you will let Him structure your life, He will supply you with what makes you content at different stages of your life.

I remember I once wanted a car, and God gave me a dream showing me the type of car He was going to give me. I was upset because I wanted a different type of car.

However, as I flowed with God's will, I soon found that the car He got for me fit me like a glove. Later on, I had an opportunity to drive the other type of car I had desired, and I realized I didn't like it at all!

### **God Knows What You Want**

Another time, I was seeking God for a house on acreage. I thought if I could *just* have a house on acreage, it would fulfill my dream. So God opened a door for me to rent such a house for a period of time.

It didn't take too long for me to realize five acres was not for me! All that mowing, all that gardening, and the general upkeep didn't fit into my lifestyle. Because my lifestyle involves a great deal of travel, a smaller house and yard was much more suitable.

The bottom line is: Unless the Lord builds the house, the laborers labor in vain! Let God build your life, and you will be fulfilled.

### **What Is Your Motivation?**

You may be giving, but giving for the wrong reasons. We don't give just to get back, even though we should

expect a return on our giving. *Our primary reason for giving should be to see God's kingdom and His people established.*

Haggai 1:10 describes the twofold curse which comes upon wrongly motivated givers: The heavens are closed, and the earth withholds its produce. This means you are tying God's hands from blessing you, and you are sabotaging your endeavors in the Earth.



## Chapter 3

# The Power of the Tithe

**W**hat is the tithe? A tithe is one-tenth of your income that is to be regularly brought into the storehouse. The "storehouse" is your local church—the place where you are spiritually fed and cared for.

**Honor the Lord with your capital and sufficiency [from righteous labors], and with the first fruits of all your income;**

**So shall your storage places be filled with plenty, and your vats shall be overflowing with new wine.**

**Proverbs 3:9,10 AMP**

### **Tithing Is a Matter of Honor**

Tithing is a matter of honor. Many people have been disloyal to God in this area. When you give your tithe, you are saying that God is the supreme authority. After all, He gives you the air to breathe and the sun to keep you warm. He keeps the planet rotating on its axis.

Many ask the question, "Should I give to God first, or pay taxes first?" Jesus said to give unto Caesar that which was Caesar's, and to give unto God that which was God's (Matthew 22:21).

The question I put to you is: Which of these is greater, and which do you honor the most? Any true Christian knows the answer to this question.

### **God Doesn't Want Your Leftovers**

Malachi 3:8 asks, "Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings."

Many would think twice about robbing a bank, but they don't give a second thought to robbing God. *God doesn't want your leftovers!*

If you were going out on a date, would you take a bunch of half-dead roses to your girlfriend? When Cain and Abel brought their sacrifices to God, one was rejected and one was accepted (Genesis 4:3-5).

Why did God reject Cain's sacrifice? Was it because He didn't like fruit and preferred lambs? No. The Bible says Cain brought his sacrifice "in the process of time." In other words, he brought his *leftovers* to God! By tithing promptly, you show God that you worship Him and make Him No. 1 in your life.

### **Offerings and Tithes Aren't the Same**

In Malachi 3:8, God rebuked His people for ripping Him off, and not just concerning tithes, but also concerning offerings. There is a difference between the two.

An offering is something above your tithe that you are prompted to give or that you purpose in your heart to give. (The subject of offerings will be dealt with in the following chapters.)

### **"Tithing Is Legalism"**

Some complain that tithing is part of living under the Old Testament Law. If that is so, why did Abraham pay tithes to Melchizedek *before* the Law was even brought into existence (Hebrews 7:1,2)?

And why did Paul tell the church in First Corinthians 16:2 that on the first day of the week everyone should bring "as God has prospered him."

If you really want to get into New Testament giving, look in the Book of Acts, where you will find that those first Christians gave property, houses—everything—into the work of God (Acts 4:32-34).

Many will say, "Hang on a minute! Don't get too carried away!" But if the truth were known, some people are just looking for an excuse *not* to give.

I am not saying you must give your houses and property to the work of the Lord, but *to complain about giving 10 percent shows the state of a truly backslidden heart.*

### **Undue Accusations**

**Your words have been strong and hard against Me, says the Lord. Yet you say, What have we spoken against You?**

**You have said, It is useless to serve God; and what profit is it if we keep His ordinances and walk gloomily and as if in mourning apparel before the Lord of hosts?**

**And now we consider the proud and arrogant happy and favored; evildoers are exalted and prosper; yes, and when they test God they escape unpunished.**

**Malachi 3:13-15 AMP**

Many people accuse God of unworthy actions toward them. Many have unwarranted suspicions concerning God's faithfulness. Their words have been strong and hard against the goodness of His character. Some have become offended in their relationship with God and feel there is

no reward in applying His principles.

The bottom line is this: God has never forsaken you, let you down, or failed to provide your basic needs.

### **Stop Walking Gloomily**

Many walk gloomily, complaining they are hard done by, and they are always struggling to make ends meet. To talk to them, you would think it was the last day of their life instead of the first day of the rest of their life!

I know it often may *seem* like evildoers are prospering and are favored, but there is an old saying that applies here: "Every dog has his day." In the end, when the books are balanced on that Judgment Day, everyone will have to give an account.

The key is not looking at the blessing of others and becoming despondent; it is following God with all your heart, applying His principles, and enjoying the fruit of your own labor and obedience.

### **Pinpointing the Blockage**

In my own situation, many times I have felt God was blessing others more than me. Deep down inside I believed I loved and served God as diligently as they did, yet I didn't see the fruit in my life. *If there is no fruit, you need to inspect the root of the vine and find out what the blockage is.*

I found God doesn't bless emotional expressions as much as He blesses obedience to His Word!

### **Consistency Counts**

Often we can be in a state of delusion concerning giving. Some people deceive themselves into thinking

they're tithing. Others tithe one week and then miss two. Because they are not consistent, they don't receive the blessing that accompanies tithing.

If, through your own neglect, you are between the proverbial rock and the hard place, *don't blame God!* Repent of your attitude, put things right, and the blessing will come.

### **Overcoming Past Offenses**

You may be reluctant to tithe because you have been hurt in the past by investing in a church building program or some sort of missionary project where you gave a large amount of money or sold something of value in order to donate.

The ministry team may have burned out, or one of the leaders may have fallen into sin, and the vision you were supporting was abandoned.

### **Don't Throw the Baby Out With the Bathwater**

This does happen, because men have clay feet and make mistakes. And then people become offended and feel ripped off and used.

But even if this has happened to you, don't throw the baby out with the bathwater! After all, you have sown in God's kingdom, not man's, and if you remain faithful and free from offense, God will cause what you gave to come back to you in the future.

Remember this: An occasion for offense can be turned into an opportunity to trust God.

### **Defeating the Devourer**

Malachi 3:10 says we are to "prove God." This is the

only time in the Bible that God challenges us to do this.

The result of faithful tithing and giving offerings will be an open heaven and an abundance of the blessings of God which you will not have room enough to contain. On the other side of the coin, the unfaithful giver will experience the devastating power of the devourer.

There is only one way to break the devourer's power over your finances.

It is not prayer—you can pray until you're blue in the face.

It is not labors of love—you can paint churches till the cows come home.

It is only obedience to God's command to tithe that ensures victory.

### **The Devourer's Doorway**

*Disobedience gives the devourer an open doorway into your life.* A powerful example of this occurred in the Garden of Eden, when Adam and Eve ate the forbidden fruit of the tree and brought a curse on themselves and all mankind.

The tree and the fruit of it was a type of tithe. Adam and Eve could have had anything they wanted—except that fruit. As long as they left that tree alone, their protection was ensured. But the moment they ate of it, devastation came.

### **The Supernatural Hedge**

There is something powerful I want you to notice here: The serpent already had access to the garden BEFORE they ate of the fruit, but he had no power to steal, kill, and destroy UNTIL they touched that sacred fruit!

So it is with your life. Enemies may surround you, but as long as you remain loyal to God's principle, He will provide a table for you in the presence of your enemies and a supernatural hedge of divine protection about you.

### **Sacred Strength**

Samson took lightly what God saw as sacred, and he allowed his hair to be cut (Judges 16:17-21). From that moment on, the devourers came and bound him, gouged out his eyes, and humiliated him.

Many in the Body of Christ are bound today and have no spiritual insight or direction. A reproach has come upon them because they haven't guarded what was entrusted to them.

### **Nothing Too Sacred**

Abraham dared not touch what God had separated as sacred to Himself, even when it meant preparing to offer his son Isaac (Genesis 22:12). There was nothing too sacred to Abraham that he couldn't give it to God. This is the true heart of worshippers of God: They always want to give God their best.

Just as David poured the water his mighty men had risked their lives for upon the ground, so Christians should desire to give their first and best to God.

### **Divine Defense**

In Egypt, when the angel of death was sent to destroy the firstborn, he had to pass over the houses which had blood upon the doorposts (Exodus 12:7).

Likewise, the devouring angel will not be permitted to touch your blessing, because he will recognize the divine

hedge of protection around you and will be unable to steal, kill, and destroy what is yours. God Himself will be your defense, because He says in Malachi 3:11, "I will rebuke the devourer for your sakes."

Just as the devouring lions had no power to harm Daniel (Daniel 6:22), so you will be protected in the midst of great oppression when you walk in obedience to the will of God.

Devouring fires may surround you. However, just as the three Hebrew children—Shadrach, Meshach, and Abednego—were protected in that fiery furnace by the Fourth Man, who was the Lord Himself (Daniel 3:25), you will be supernaturally protected as you refuse to compromise the principles of God.

### **The Secret Place off the Most High**

Psalm 91 declares that as you walk with God, you dwell in a secret place of protection. In that place you have confidence. In that place you find security.

Psalm 103:4 says that God crowns us with loving kindness and tender mercies. The word "crowneth" means "to encircle about with protection." "Tender mercies" refers to a fetus being watched over and protected within the mother's womb. As you can see, God greatly desires to hold you in the palm of His hand, a place out of which no one can snatch you.

Just as my 3-year-old daughter finds boldness and security in my arms and fears nothing, so you have a soft pillow to rest your head upon in the secret place of the Most High.

### **The Devourer's Merry-Go-Round**



**You have sown much, but <sup>you</sup> have reaped little; you eat, but you do not have enough; you drink, but you do not have your fill; you clothe yourselves, but no one is warm; and he who earns wages has earned them to put them in a bag with holes in it...**

**You looked for much [harvest], and lo, it came to little; and even when you brought that home, I blew it away. Why? says the Lord of hosts. Because of My house which lies waste, while you yourselves run each man to his own house [eager to build and adorn it].**

**Therefore the heavens above you [for your sake] withhold the dew, and the earth withholds its produce.**

**Haggia 1:6,9,10 AMP**

Have you ever heard the saying "Money burns a hole in your pocket"? When you put your selfish endeavors before God's, you will never have enough, and it will seem like you bring it in one hand and it goes out the other.

The engine in your car might blow up, and you scrape up just enough money to fix it; then the air-con- ditioner in your house blows up!

You get a tax refund check and think, "Man, this is just what I need for the children's education"—and the refrigerator quits. And it goes on and on. You're caught on the devourer's merry-go-round, and what a vicious circle that is!

I want to ask you: Who is devouring your blessing—you, the devil, or God?

### **Don't Become Your Own Devourer**

Even though you tithe, there are still some things you

must watch to ensure protection from the devourer. Impulse spending, laziness, disregarding God's direction, and division within the home all can open the door for the devourer. God's Word says that if a husband and wife are not in agreement, their prayers won't be answered (1 Peter 3:7).

God may speak to you to invest money in something, or He may warn you not to invest; and because you don't heed His advice, you either miss the blessing, or you are ripped off.

The Bible says to be fervent in business. When you are slack and slothful, it causes waste, *and you become your own devourer, without any need of another.*

### **There's No One Else To Blame**

As I mentioned in Chapter 1, through not listening to the counsel of my pastor or my wife when building my first home, I became my own devourer and suffered great financial loss.

My pastor warned me not to build so big. My wife advised me to purchase a smaller, already established house that was readily available and within my reach. When you don't listen to wisdom, *you become your own devourer.*

I remember another occasion when I disregarded God's direction. I had just finished writing a book and wanted to get it published. But I sent it to the wrong publishing company, all because I was impatient and wanted to get it done in a hurry.

The company had internal problems. I lost my money. I missed God's timing and paid the price. God wanted me to do my books through another publisher, and my wife warned me that I was rushing in too hastily. But I didn't

listen.

I can't blame the devil, and I can't blame God. Even though I'd like to blame the publisher, when I look in the mirror, I know who's to blame.

### **"Why Is God Letting It Happen?"**

A man confronted me after a service. He seemed angry and frustrated. He informed me that he was in the midst of a legal battle concerning his business and was standing to lose thousands of dollars.

He told me, "I'm a tither, and I give offerings. *Why is God letting this happen to me?*"

At first I didn't know what to say, but I felt prompted in my heart to question him as to whether he could find any fault in himself.

He replied, "Well, I *did* fail to read some of the small print on a contract I signed."

I looked at him and said, "Well, there's the devourer's doorway! If you will repent for being slothful in your business dealings, God will get you out of this, but don't blame Him for your own negligence."

### **The Wind of God's Disapproval**

In Haggai 1:9, the prophet told the people that they had sown much but not into the kingdom. As a result of this selfish neglect of God's work, it wasn't the devil that devoured their blessing; it was the wind of God's disapproval that blew away all their hard-earned efforts.

If the enemy comes against you, you can beat him every time with God's power—but you're a defeated foe if you have God as your adversary!

## **Don't Get Caught in Another's Storm**

Jonah discovered this when he disobeyed God and wouldn't go to Nineveh. God sent a great storm that nearly destroyed Jonah, the ship on which he was fleeing, and his fellow passengers.

The point is: If you are in close fellowship with someone who is walking in direct disobedience to God, you could get caught up in his devouring storm.

## **Common Sense Saves Time and Money**

I have had people work for me in my tent ministry who drove the truck and were slack in maintaining it, resulting in unnecessary expense and repairs. I have employed others in church offices who didn't listen properly when I showed them how to work the copier, and they caused avoidable costs and damage to the machine.

I have seen people who were entrusted with administering funds in a church building project go way over budget, wasting the people's money, all because they were too lazy to shop around for good deals on materials.

You can send two people out shopping with \$200. One will come back with only \$100 worth of goods, but the other will come back with \$300 worth of merchandise, all because one is a more prudent shopper.

When people with slack attitudes work with you, they can open the door for the devourer, even though you are doing everything right. This situation must be dealt with by confronting and training them in God's economy.

## **Obedience Guarantees Protection**

Even though the apostle Paul found himself in the

midst of a great storm, an angel appeared to him and promised him protection (Acts 27:23-25). *This is because Paul was in the center of God's will.*

But it was not so with Jonah: He ended up in the whale's belly! Many people are having a "Jonah experience" in their finances because they are ungrateful and disobedient.

Get your attitude right, and God will cause you to rise out of the darkness of defeat brought on by disobedience.

### **The Danger of Hoarding**

God disapproved of the children of Israel hoarding the manna that came down from heaven. He showed His disapproval by sending worms to eat it up! So it is when you selfishly hoard what is supposed to be used *now* for the kingdom of God.

By now you're probably saying, "I don't want the devourer to have power over me." Well, do something about it! Get with God's program. You can close the door to the devourer today.

Remember: Your disobedience is the initial entrance point for any devouring force, whether it be:

- Your own bad business decisions.
- The chastisement of God for neglect of His principles.
- The devil's strategies to steal, kill, and destroy.

Whatever the devourer is, you hold the key to success or failure through your response to the Word of God. *The devourer draws his strength from your disobedience.*

### **Grasping the Principle**

If people could only grasp the awesomeness of the principles of tithing, their financial situation would never be the same.

- Tithing honors God.
- Tithing provides a supernatural hedge of divine protection.
- Tithing defeats the devourer.
- Tithing prepares the ground for your seed.
- Tithing opens the windows of heaven.

## Chapter 4

# Reviving the Spirit of Giving

**R**ealize that an offering is different from a tithe. A tithe prepares the ground for the seed. *If you ever want to break into abundant supply, you must get a revelation of offerings.*

Many just tithe and never sow offerings, and God protects them from the basic attacks of the devourer—but they never step over into the realm of abundant reaping.

**[Remember] this: he who sows sparingly and grudgingly will also reap sparingly and grudgingly, and he who sows generously and that blessings may come to someone, will also reap generously and with blessings.**

**2 Corinthians 9:6 AMP**

This verse first mentions the *amount* you give (either sparingly or generously) and second mentions the *attitude* in which you give, either grudgingly and sorrowfully or cheerfully. There's an old saying that applies here: "Give cheerfully, not tearfully."

### Giving What You Can

**For if the (eager) readiness to give is there, then it is acceptable and welcomed in proportion to what a person has, not according to what he does not have.**

**2 Corinthians 8:12 AMP**

Amount and attitude are mentioned again in this

scripture. The amount isn't necessarily what some people may consider a large gift, but it is in proportion to what you have.

Jesus said that the widow who gave only a few pennies had given more than the Pharisees, because she gave out of her *lack*, while they gave out of their *abundance* (Mark 12:43,43).

## Avoiding Abuse

Many people are moved by emotion in a large meeting or by a sad story on television and end up giving beyond their means. Some even write checks that bounce!

Others take themselves to the edge of a nervous breakdown through unnecessary pressure they place on themselves by trying to give more than they can afford. I believe the key is balance.

**For it is not [intended] that other people be eased and relieved (of their responsibility) and you be burdened and suffer (unfairly).**

**But to have equality—share and share alike; your surplus over necessity at the present time going to meet their want and to equalize the difference created by it, so that [at some other time] their surplus in turn may be given to supply your want Thus there may be equality.**

**2 Corinthians 8:13,14 AMP**

In these scriptures, Paul was telling the Corinthians, who had promised a year before to sow an offering into his ministry, to finish with enthusiasm what they had vowed. He did not want to put unnecessary pressure on any individual, but he was provoking the church as a whole to share equally in this responsibility.



He told them that as they gave to meet the need in another part of the Body, at some future time another part of the Body's surplus would be given to supply their need, thus fulfilling the law of Christ to carry one another's burdens.

### **Church Robbers**

I have been to many churches where I found 20 percent of the congregation giving into the ministry—and even giving extra—because the other 80 percent were resisting what God wanted them to do. This is a shame because, sooner or later, some other part of the Body has to carry the unnecessary responsibility.

Paul wrote in Second Corinthians 11:8 (*AMP*):

**Other churches I have robbed by accepting [more than their share of] support for my ministry [from them in order] to serve you.**

One thing I have found is that many renege on giving because they think someone else will do it. But if we all have that attitude, nothing will ever get done in the kingdom of God!

### **Uncommitted Critics**

I have also seen similar abuse in situations where churches were being built. Twenty percent of the congregation supplied the finances and often helped build the church. The lack of commitment of the other 80 percent put such pressure on the pastor that by the time the church building was finished, he had burned out and left the church!

The 20 percent who were committed ended up hurt and disillusioned, and the other 80 percent stood back and

criticized the mistakes. But no statues were ever built to a critic! If you are one of the critics, you need to repent.

## Why Take Offerings?

Some people complain when traveling ministries receive offerings in their meetings to cover expenses. If you look at the New Testament, in First Corinthians 16:2 Paul asked the church to put aside finances for an offering to help the church in Jerusalem.

He advised them to collect the money before he arrived, because no offerings would be received when he came. This was all right for him to say, because he had been to these churches before, and they knew him and his ministry.

But it wouldn't be appropriate for a traveling ministry that had never been to a particular church to call the pastor and ask him to start to receive offerings for them six months before their team arrived!

The pastor would not be wise to do this when he hadn't met the man or experienced his ministry. It is then necessary for ministers to receive love offerings; especially the first time they minister in a new church.

## Times for Sacrificial Giving

In Second Corinthians 8:3-5, referring to the churches of Macedonia, Paul said they gave according to their ability—and even *beyond* their ability—and they did it voluntarily. He said they actually *begged* for the favor of supporting the saints in Jerusalem.

Entirely disregarding their personal interests, they gave as much as they possibly could, having put themselves at Paul's disposal to be directed by the will of God.

The key to this type of giving is that the person does it *voluntarily*, has a real burden to excel in the area of giving, and has made up his own mind and purposed in his own heart to give according to Second Corinthians 9:7:

**Let each one [give] as he has made up his own mind and purposed in his heart, not reluctantly or sorrowfully or under compulsion, for God loves (that is, He takes pleasure in, prizes above other things, and is unwilling to abandon or to do without) a cheerful (joyous, prompt-to-do-it) giver – whose heart is in his giving.**

### **Cautious Enthusiasm**

There are times when God will call upon the Body to give in a greater capacity than normal to meet a specific need. When people follow this leading, they usually come into a great financial blessing in the future.

I encourage you to beware of emotionalism and giving to find favor with man or to be seen. However, do not lose your enthusiasm in giving, because it is contagious, and it will stimulate the majority of the believers around you (2 Corinthians 9:2).

In Second Corinthians 9:7, the Word says we are not to give with a reluctant or a sorrowful attitude, or under compulsion, for God loves and takes pleasure in a cheerful, joyous, prompt giver.

God *always* loves us, because it is His nature to love, but there are times when He doesn't find pleasure in us, just as there are times when we don't find pleasure in our own children because of their bad attitudes.

### **The Apple of God's Eye**

However, the cheerful giver is a pleasure to God. The

Word goes on to say that God prizes this type of person. In other words, God boasts about you around His throne! He actually makes you His trophy, exhibiting you as an example to others.

The Word declares that He is unwilling to abandon or do without a cheerful giver. You know God will never abandon you, but sometimes a person takes himself out from under His covering through stubbornness and rebellion.

He must look at some of His children when they are in a selfish, stingy state and think, "I could certainly do without this attitude of theirs at the moment." Why? Because it frustrates His purposes in the Earth.

As you adjust your attitude to be cheerful in your giving, to give promptly, to bless others, and to have a wholehearted commitment to what you have sown, waiting patiently for your harvest, you will become the apple of God's eye!

## **The Joy of Giving**

Then, as Second Corinthians 9:8 (*AMP*) declares, "God is able to make all grace (every favor and earthly blessing) come to you in abundance, so that you may always and under all circumstances and whatever the need, be self-sufficient—possessing enough to require no aid or support and furnished in abundance for every good work and charitable donation."

Paul voiced his joy in Philippians 4:10 at their revived interest in his welfare after so long a time. We all need to let God continually revive the spirit of giving within us. Giving causes a cleansing within the soul.

Jesus said it is more blessed to give than to receive. Did someone ever give you a gift? It is refreshing at the time,

but you always need more. However, when you give something to another person, a "chemistry" is released within you. You literally "go on a high" in the Spirit!

The Bible says in Second Corinthians 9:10 that giving increases the fruits of your righteousness which manifest themselves in acts of goodness, kindness, and charity.

From this we see that *giving actually develops the nature of God within your life*. And you can't have God's nature flowing through you without being ministered to and refreshed yourself.

### **More Blessed to Give**

I once purchased 10 silk ties on one of my overseas trips. When I arrived home, I remembered I'd promised to give my assistant pastor three new ties, so I immediately began to pick out the three I *didn't* like, being influenced by a stingy spirit, of course.

Then the Lord spoke to me and told me that if I really loved my brother, I'd let him pick out the three he wanted. So I invited him over to make his selection. Being a former fashion model, he immediately picked my first two favorites. But, praise God, He closed his eyes on the last one!

Every time I see him preach or attend social functions where he is wearing one of those ties, I get more of a blessing out of looking at the tie than I do out of the one I'm wearing. After all, the only time I notice mine is when I look in the mirror or when it falls in my soup!



## **Chapter 5**

# **The Miracle of Sowing and Reaping**

**And [God] Who provides seed for the sower and bread for eating will also provide and multiply your [resources for] sowing....**

**2 Corinthians 9:10 AMP**

**T**he Word declares that God provides seed for the sower. If you have no seed to sow, you really need to question your past actions.

Just as a farmer sees no crop unless he plants seed, you will also reap nothing unless you are faithful in sowing. A farmer could have a whole bam full of seed, but it won't do him any good until he puts it in the ground!

Some of you may be saving up for a rainy day. You may be faithful tithers, but you've never sown offerings, and, because of this, the seed you have hoarded will eventually be washed away on that rainy day that you have believed will come.

I am not saying you shouldn't have a savings account, because you do need to be wise and prepared for the storms of life, but if you have created your own crisis through unwillingness to sow, you need to change your ways quickly.

**He who observes the wind [and waits for all conditions to be favorable] will not sow....**

**Ecclesiastes 11:4 AMP**

## Give: A Dirty Word

The devil will give you 101 reasons not to sow financially into a ministry or venture. Your flesh will give you 102 reasons, your circumstances 103—and your religious friends will reinforce this fear through their ignorance.

If you yield to fear, you will lose out in the long run. Paul said in Second Corinthians 10:5 to cast down imaginations. Many people use this scripture to refer to the battle of the mind concerning spiritual warfare, but in the two chapters before Second Corinthians 9:10, Paul was referring to *financial giving*.

Jesus said in Luke 6:38, "Give and it shall be given unto you." That little word "give" has caused many disputes and offenses in the hearts of God's people. *You must make a decision today to give whenever God tells you, and you must purpose in your heart to become a dedicated giver.*

## Life Is a Field

Galatians 6:7 says you can't mock God. Whatever you sow in life you will reap in return. Your life is a product of your past sowing. Whether you have sown hatred, fear, lust, sarcasm, or selfishness, it will all come back to you in the end.

The only thing that can break the power of the law of sowing and reaping is true repentance. However, sometimes you still have to walk through some of the consequences of your past actions.

I recently heard of a man who had committed some horrible murders and then became saved, declaring that his God had forgiven him. The judge informed him, "God may have forgiven you, but the state in which you live has



not."

So it is with sowing financially. If you sow little, you reap little. And even though God may have forgiven you for previously disobeying His financial principles, sometimes you must walk through a period of transition until the new law you have applied begins to produce a harvest.

### **Obedient Sowing**

Often when I go to God with a need, He tells me to sow seed. I was once on a crusade and I needed money to pay off a guitar I had purchased. That night I had a dream in which I bought a suit for the pastor of the church where we were having the meetings. It didn't make sense to me.

Usually when God speaks to us, we want to understand the whole situation right away, but that is not faith. I bought the pastor the suit, and we had a good crusade.

Just before I was about to head for home, I received a phone call from the manager of the guitar shop. He informed me that I didn't have to pay any more on the guitar. The Lord had spoken to him to give it to me! There's an old saying: "If God can get it through you, He can get it to you."

### **Where People Miss It**

Most people miss it by trying to work out the laws of sowing and reaping in their head. This is impossible. You must have faith in the principle and allow God to watch over His Word to perform it.

Ecclesiastes 11:5 says that as you do not understand the way of the wind, or how a child is formed in the womb, neither do you understand fully all the workings of

God. You must simply believe. And as you obey, you will see the blessing.

Ecclesiastes 11:1 says to cast your bread on the waters, for you will find it after many days. Lack of patience is what causes many to lose their confidence and "curse" their own harvest.

*Most people give up in the eleventh hour of their crisis.* They see themselves on *the verge of disaster* rather than on *the brink of a miracle!* "Patience" means to "remain constantly the same in the midst of opposing circumstances."

## Don't Give Up

Have you ever heard the story of the Chinese bamboo plant? It is planted, watered, and fertilized, and after one year, no growth is seen. During the second year it is again watered and fertilized, but there are still no signs of growth.

At the end of five years, the bamboo still hasn't grown –but in the next *five weeks* it can grow up to 90 feet in height! The question is: Does the Chinese bamboo plant grow 90 feet in five *years* or five *weeks*? The answer is neither. It takes five years *and* five weeks.

Many people tithe, sow offerings, budget, and help the poor, but they have missed their harvest because they haven't recognized the time of reaping! Sometimes God will bless you in the midst of a storm of life. However, many run for the hills in the time of conflict.

I remember a story about a town in Australia that was bombed by the Japanese during World War II. Everyone in that town was leaving at a rapid rate, but one man decided to stay. As he waited at the airport, he purchased people's houses, land, and equipment for next to nothing. After the

war, he was the richest man in that town.

### **Don't Overreact in the Storm**

Ecclesiastes 11:4 declares that he who regards the clouds will not reap. If you get consumed by the circumstances and the "giants" that are raising their heads about you, you may overreact and not be in the proper frame of mind to reap your harvest.

Imagine a farmer who saw a storm coming and went and hid in the house rather than harvesting all he could of his crop. Frequently the threatening "storm" that bluffs people is actually composed of a few dark clouds and a few spots of rain.

Sometimes you can be in the midst of your harvest and not know it! God brings blessings in many different ways and through many different people. Be open and sensitive to what God is saying and doing, or you could miss your time of reaping.

Isaac nearly made this mistake by deciding to go down to Egypt to find help, but God warned him to stay where he was and sow in the land of famine. That year, he reaped a hundredfold return!

The grass is always greener on the other side of the fence, but if God doesn't want you in that pasture, that's the last place you should be!

### **Don't Miss Your Divine Appointment**

God is a God of destiny. He often sets up "divine appointments" with people, and, if we are not aware of this, we can wreck in a day or two what it has taken God months to set up!

People who get out of the will of God can miss their

harvest. So be sensitive in recognizing the source of your blessing, whether it be a friend, an enemy, or a family member. Remember: God will always use *people* to bless you; He doesn't rain money down out of heaven.

One word of wisdom from God in a business deal can mean the difference between bankruptcy and success. He may show you a certain place to purchase goods, or give you a revelation through "witty inventions" on how to make something that will bring you into wealth or just get you out of a tough situation.

### **Seasons**

The Bible says there is a time to sow and a time to reap. If you can discern which season you are in, you will be spared much loss.

Some people are right in the middle of a time of sowing, but they become weary in well-doing and cast away their confidence at the most crucial point. Others through sheer blindness caused by lack of fellowship with the Lord fail to harvest what is crying out to be picked right before their very eyes!

And still others can be in a season of reaping, but because of pride won't receive the blessing of their harvest. They find it hard to receive from certain people. They feel it's an attack on their dignity and ability to make their own way in life. Don't let this subtle attitude lock the blessings out of your life!

### **Faith Doesn't Need to Drop Hints**

On the other side of the coin, some people use the power of suggestion to put "seeds" in people's minds concerning their needs. This can be done subconsciously in a time of pressure, or it can be done consciously

through a deceitful spirit.

However it is done, it is totally unacceptable in the eyes of God! The Lord would prefer people to come straight out and ask and let their needs be known rather than resorting to underhanded methods.

People look at my ministry today and question the blessings I walk in. They say, "How can I get that?" It doesn't happen overnight. You must remain faithful to the principles of God through the years.

So sow your seed in good ground.

Have patience as you wait for your harvest.

And be sensitive to recognize the time of harvest in whatever form or through whomever it may come.



## Chapter 6

# Your Heavenly Bank Account

And you Philippians yourselves well know that in the early days of the Gospel ministry, when I left Macedonia, no church (assembly) entered into partnership with me and opened up [a debit and credit] account in giving and receiving except you only.

*Philippians 4:15 AMP*

**I**'d like to ask you something: How is your heavenly bank account doing? Have you ever considered that people invest in savings bonds, stocks, real estate, and retirement funds, but they have never even thought about opening an account with God?

All you need to do is look at your check stubs to find out where your treasure lies:

Vacation: \$3,000

Tithes: \$10

New Car: \$20,000

Offering: \$5

### Are You Bankrupt?

Paul told the church at Philippi that it had entered into a partnership with him and had opened a debit and credit account. Is your account in the red or the black? Many don't realize that in times of crisis, when they need to make a demand on the divine supply in heaven, they are bankrupt!

Don't end up in this situation through foolish neglect of the most important account of all time! And don't forget: The interest rates in heaven are out of this world!

When you invest in the kingdom of God, you enter into a partnership with God and also the minister or ministry into which you sow. You can actually be a part of great moves of God and help the hurting and hungry in other nations without ever leaving your home. Then, when you get to glory, unexpected rewards will await you.

### **Paul's Desire and Prayer**

Skeptics believe ministers are raising offerings purely for their own selfish gain. I am not denying that there are some like that, but just because there are a few bad apples in the basket, you can't throw out the whole basket!

Paul's desire in Philippians 4:17 was not so much for a gift for himself but to see fruit increase to the believers' credit and to have a harvest of blessings accumulate to their account.

Many quote the verse which states, "God shall supply all your needs," found in Philippians 4:19. But because they haven't first sown into the ministries God has told them to, they have no right to claim that verse until they obey it!

It also needs to be pointed out that it was Paul who prayed that God would supply the Philippians' every need, not the Philippians themselves. Many do not realize the power of some apostolic ministries to invoke blessing upon the Body through their prayer life, offering the sacrifice unto God, which is well pleasing.

### **Breaking the "Dollar Mentality"**



I heard a joke recently about a \$100 bill, a \$50 bill, and a \$1 bill who were all having a conversation.

The \$50 bill looked at the \$100 bill and asked, "Where have you been lately?"

The \$100 bill replied, "Monte Carlo, the Greek Islands, and I even went on a trip Down Under."

The \$100 then asked the \$50 bill, "What about you?"

The \$50 replied, "Oh, I've been to a few nice restaurants, and I went to the opera once, but nothing as impressive as you."

Then both the \$100 and the \$50 turned to the \$1 bill and asked, "Where have *you* been lately?"

The \$1 bill replied, "I've been to church and to church and to church and to church."

Sometimes when offerings are received in churches, people act as though they're parting with a long-lost loved "one." And usually that's all it is—a \$1 bill! If this weren't so pathetically true, it would be funny.

If you could only see the damage that's been done in the kingdom of God through the lack of finances, you would soon change your whole motivation and become a dedicated supporter of the advancement of the kingdom of God.

### **Stingy Little Ways**

I recall a time when a friend and I had just sown a large amount into a pastor's ministry. After we left his church, we were driving down the road, and I noticed my friend was sneaking candy out of his side pocket. I asked, "What have you got there?"

He looked at me as if to say, "Nothing." Then I began

to laugh. He said, "What are you laughing at?"

I said, "Isn't it funny? You and I have just sown a large amount into a man's life, not caring about our own needs, and now here you are, hiding a 50-cent package of candy from me!"

We both began to laugh then.

We all have these stingy little ways in our life. We just need to be careful they don't become big ways! I am not saying we can't have personal belongings, or that we should let people exploit what we own. However, we do need to maintain a generous spirit in every area of our life.

### **Making Friends With Money**

Luke 16:9 tells us to "make friends" with money. Just as you would build a relationship with your bank manager, so you can develop credibility in the courts of heaven through your faithfulness in handling finances. It's not that you are "buying" God's friendship or acceptance. That only came through the blood of Jesus.

Do you realize you can win the lost with money? Often when I was pastoring, we would give unbelievers food and pay bills for them. This would begin to soften their hearts and ultimately cause them to receive Christ. So money *can* be used as a great tool of evangelism and even healing.

Proverbs 21:14 says a gift given in secret will pacify anger. This can work in two ways. First, if a friend resents you, go to him with a gift—not out of flattery or manipulation—but through a genuine desire to bring restoration to the relationship.

Ninety percent of the time your friend will let go of the offense he or she has held against you as you sow into his

life. It will break the power of the devil's accusation concerning your love for him. It doesn't mean you are buying his friendship; it means you are displaying your love for him.

Second, if you are offended with your brother, you can motivate a spirit of forgiveness in your heart by giving an offering into that person's life.

Do you realize that God will not receive any of your offerings until your heart is clean from all unforgiveness? Matthew 5:23,24 says that when you take a gift to God and remember that you have a grievance against a brother, you are to leave your gift and go and make peace with him. Then your gift to God will be accepted.

It is amazing how effective this is. The moment you start to want to do good for another and help him get ahead, it releases all sorts of positive emotions within you that make forgiving an easy task.

### **A Fourfold Return on One Act of Giving**

Luke 6:38 says to give and it shall be given unto you:

*good measure*

*pressed down*

*shaken together and*

*running over*

*shall men give into your bosom.*

Look at the return on just one act of giving! It's a fourfold return! That sounds pretty good to me. You can be assured you are going to get a greater measure back than what you gave, because the Bible calls it a "good" measure.

If that's not enough, God stomps the blessing into you.

The verse says He presses it down upon you and into you.

### **But That's Not All**

Instead of carrying anxieties because of lack, you will be carrying a load of blessings –and what a pleasant load that is! And if that still doesn't satisfy you, God will give you a good shake to see if He can fit any more in you!

He won't give up pouring His goodness upon you until you have an absolute abundance and it's running out all over, blessing all those around you. And He will use man to do this.

So get ready: The return on your heavenly bank account is going to change your life!

## Chapter 7

# The Faith Offering

There is an area of giving that is supernatural. Many people have become offended and misled when they have seen others giving unusually large amounts under the inspiration of the Spirit of God—amounts that go beyond their natural realm of supply—but there are times when God will require *a faith offering* of you.

A faith offering is something you give when in the natural you really don't have enough money to give. However, if you give only when you can afford it, no faith is mixed with your giving. It's just like giving a tip to a waiter.

A faith offering is one which you can't afford at the time, but you know the Spirit of God is impressing upon your heart to give. This type of giving isn't something you just think up yourself; it's usually when the Lord has given you a *rhema* word in your heart.

Often in a time of crisis, lack, and great need, God will require a faith offering of you. *There are some situations you must give your way out of!* Many people miss their miracle in a time of pressure because they listen to their senses and are ruled by their circumstances rather than by being led by the Holy Spirit.

Take the destitute widow of Zarephath in First Kings 17 as an example. The prophet Elijah came to her in need of food and drink, but it wasn't a good time for her. She was gathering sticks to bake the last meal for herself and her son before they starved to death. Still, the prophet

requested that she make him something to eat first!

Don't you think that God could have sent the prophet to a rich merchant or someone more capable of meeting his needs? *But God wanted to bring a miracle of divine supply to this woman's home.*

As she obeyed the word of the Lord, her jar of meal didn't waste away, nor did her oil supply fail. Later her son died, but the prophet raised him from the dead! All of this happened to her because of her willingness to put God first in a faith offering.

### **Are You Blocking the Miracle?**

I remember a woman who came to one of our tent revivals in Australia. As I was preaching, the Lord spoke to me to receive an offering for her because her car was in need of repairs. But when I started to receive the offering, the Lord said, "Not tonight."

In the next meeting I started to receive an offering for her, but again the Lord said, "Not now." This went on for three days. Finally, He released me to receive the offering.

Afterwards, the woman testified that she had come to the meeting three days earlier, but her car had broken down. After that, friends had taken her to the meetings.

She said the Lord had spoken to her to give an offering, but she had battled in her mind about obeying for a few meetings. Finally she gave in at the very meeting where God released me to receive the offering for her!

I've said it before, and I'll say it again: If God can get it through you, He can get it to you!

### **You Can't Outgive God**

You will find you can't outgive God. Why don't you

enter into a competition with Him and try to outgive Him? You will find that you will lose, but it will be one time you will enjoy losing.

Unfortunately, many mistake faith offerings for attempts to "buy" God's help. This isn't what I am referring to. The reason God requires a faith offering is that it releases faith within us and is an outward action that gives our faith life and substance.

*You can't purchase the anointing!* Simon the sorcerer found this out in Acts 8, when he asked Peter to grant him the power of the Holy Spirit to work miracles. Peter's reply was:

**Destruction overtake your money and you,  
because you imagined you could obtain the [free]  
gift of God with money!**

**You have neither part nor lot in this matter,  
for your heart is all wrong in God's sight....**

**Acts:20,21 AMP**

And Peter told him to repent.

### **Ulterior Motives**

Some wealthy people think they can "buy" God's servants and control them, but they need to be very careful about this. God may have blessed them with the office of a "giver" spoken of in Romans 12, but if they abuse that office, they will have to answer to God.

In John 12:3-6, Judas complained when Mary anointed Jesus with expensive perfume, because he said it could have been sold and the money given to the poor.

Judas' concern wasn't actually for the poor, but for himself. He had charge of the common purse and was stealing money out of it! Many people project pure

motives with their words, but in their hearts they have deceitful plans. Others speak out against people who give because they are jealous. Don't let skeptics rob you from acting on what God tells you to do!

## **Resisting Opposition**

When God speaks to you to give a faith offering, your heart will get excited, but often your mind will react with unbelief and fear. This is when you need to follow your inner man. Don't listen to that negative voice. If you do, you may never see the breakthrough when you need it the most.

One thing I've learned to do when God has spoken to me to give a faith offering and my mind has started to war with His purpose is say to my flesh, "If you don't stop complaining, I'll *double* the amount!" That negative force soon leaves, because one thing the enemy doesn't want is for you to give more than you have already decided to give.

If you will just do what God tells you quickly and diligently, the moment you release that offering, you will have peace.

## **A Breakthrough Offering**

A couple once came to my meeting and God spoke to them to sow an offering into our ministry.

The man had been believing for a breakthrough to go into the pastoral ministry. He came from four generations of pastors, but his wife was finding it very hard to release him to God's will. This battle had been going on for many years.

But no sooner had they given the offering than God gave me a prophetic word for him that called him into the



pastoral ministry. His wife also received a word that she wasn't to fear, but was simply to flow with God's purpose.

They both broke down and began to weep. His wife was so touched, she was filled with the Holy Spirit and cried and laughed with joy for three days!

The man returned three days later and testified that their whole lives had been turned around, and they had given a faith offering for a breakthrough. He said he had also received three times as much money as he gave within those three days.

And they made a vow that every time that sum of money came back, they would immediately sow it into another ministry, and they would do this continuously for the rest of their lives.

### **A Faith Vow**

A good example of a faith vow is found in First Samuel 1:11. A woman named Hannah could not bear children, so she vowed a vow to God that if He would give her a child, she would give the child to God.

This was truly a faith offering for Hannah, because she had no child to give at that time. God blessed Hannah, and her child became a great man of God, the prophet Samuel. In addition, she was given five more children.

Some people make vows to God and then break them. One thing God requires of His children is that they be true to their word. When Ananias and Sapphira died because of their disobedience in such a "little" matter as an offering, God didn't kill them because they didn't give.

*They died because they lied to the Holy Spirit* and pretended they were giving more than they actually were (Acts 5). In other words, they were hypocritical givers.

God didn't care how much they gave as long as they were truthful.

### **A Need for Integrity**

If the power of God were manifesting in the Church today as it did in the Book of Acts, people would be dropping dead all over the place because of the lack of integrity in this matter!

I am not trying to put fear into you, but I do want to point out that God does require believers to be committed to what they promise in their hearts.

**When you vow a vow or make a pledge to God, do not put off paying it; for God has no pleasure in fools [those who witlessly mock Him]. Pay what you vow.**

**Ecclesiastes 5:4 AMP**

I recall a young man who was instructed by God to sow an offering of \$100 into my ministry. He had two bills in his wallet: a \$100 bill and a \$10 bill. On the way to the meeting, he stopped to refuel his motorbike.

God had told him to give the whole \$100, but he thought he'd only give \$50, so he asked the filling station attendant to change the \$100 bill into two \$50 bills.

The attendant informed him that they had no \$50 bills. He replied that \$20 bills would do. The attendant told him they were out of \$20 bills as well.

The young man asked if they had any \$10 or \$5 bills. The attendant replied that they had no cash at all! He said it was the first time they had ever run out of money.

### **Not a Bad Exchange**

So the young man left with the \$100 bill, and he put it

into the offering plate. He had been believing for a new guitar, because he played in the music group at his church, and his old guitar was cracked.

The night after he gave the \$100 offering, God spoke to me to give him a \$1,000 handmade guitar. He thought all of his Christmases had come at once!

Then I went to another country to hold a crusade and someone left an antique guitar and amplifier worth \$1,000 near my tape table as a gift from the Lord! It just goes to show that you can't outgive God!

### **Obey the Vision**

During another revival crusade, as a woman was lying on the floor under the power of the Holy Spirit, I walked over to her and said, "You are now having a vision. Obey the vision."

I didn't know what the vision was, but she later testified that God had revealed to her that she was to sow a certain amount into the ministry. The engine of her car had blown up, and she needed a large amount of money to fix it. Within two days, three people walked up to her and blessed her financially with enough to repair her vehicle.

### **An Acceptable Sacrifice**

In Philippians 4:18 (AMP), Paul said the support he had received was like "the fragrant odor [of] an offering and sacrifice which God welcomes and in which He delights."

As priests after the order of Melchizedek, believers are called upon to give spiritual sacrifices. One of these sacrifices is financial support to the ministry.

As you give your faith offering in faith, joy, and for the

right reason, it will be accepted in the courts of heaven, and God will move supernaturally on your behalf. As Paul said in Philippians 4:19 (AMP):

**My God will liberally supply (fill to the full) your every need according to His riches in glory in Christ Jesus.**

### **Enter In and Receive**

Jesus became poverty upon that cross for you so you can live free from the curse. Don't let His dying be in vain. Enter into the fullness of what God has provided for His children in the New Covenant!

You may be in a crisis, needing a breakthrough. If so, it is time to give a faith offering.

Become an aggressive giver! Be determined to break the power of poverty by your obedience to the principles of God, and you will see miracles take place at every turn.

Remain a faithful tither. Sow continual seed offerings into ministries that are good ground, and remain faithful to missions by giving alms to the poor and needy.

As you walk with integrity in these areas, you will see God *overtake* you with the blessings of His hand!

## Chapter 8

# The Compassionate Offering

**He that giveth unto the poor shall not lack: but he that hideth his eyes shall have many a curse.**

**Proverbs 28:27**

**W**e really need to gain an understanding of the power of supplying the needs of the poor. Today many Christians live under curses because of their insensitivity to the heart of God and His desire to touch the needy of this world.

In Deuteronomy 15:7-9, the Bible tells us not to harden our heart or close our hand to the poor, because if we do, and that poor person cries to God, the Lord can hold that against us as sin!

It goes on to say in verse 10 that if we give to the poor with a good attitude, the Lord will bless us in all our works and everything we put our hand to.

Then, in Matthew 25:14-46, the Lord relates the parable of the faithful and unfaithful servants. Two servants were faithful and doubled what their master had given them, but the other was afraid, dug a hole, and hid his talent in the ground.

In this parable, the Lord was speaking *of faithfulness in money matters!* In Matthew 25:27, the master said to his unfaithful servant, "You should have invested my money, so I would have received interest on it." The "talent" He is referring to is money rather than our abilities.

### **Faithfulness in Finances**

I am not saying the Lord does not want us to develop our abilities, but, in this instance, He is calling for faithfulness in finances.

Notice from verses 31 to 46, the Lord speaks of a judgment where He separates the sheep from the goats. In that judgment, He does not mention basic moral and character issues. His main concern is the faithfulness of His people to fulfill the Great Commission of taking the Gospel to those who are both physically and spiritually

*needy,*

*hungry,*

*thirsty,*

*outcast,*

*naked,*

*sick, and*

*imprisoned*

To properly fulfill the Great Commission, we *must* realize that the people mentioned in this passage have a twofold need that God wants met: *spiritual* and *physical*.

For example, those who are hungry crave not only the bread of life (salvation) but also physical nourishment. This applies to all of the people mentioned in this passage.

We need to see that *God is going to require us to give an account of our giving* and how it has been used to touch a dying world!

Reconciliation and restoration are the two greatest purposes for giving. Many people find it easy to make sacrifices in a religious way to God. But God requires us to give motivated by love for Him and for people.

## Sacrifices God Responds To

The Lord reveals in Isaiah 58 the "fast" (or righteous actions) that moves Him to respond to His people. In verse 7, He says it is to deal your bread to the hungry, to bring the poor that are cast out into your house, to cover the naked, and not to hide yourself from your own flesh (relatives).

*This is the sacrifice God is requiring from His people: to reach out a helping hand to those in need.* Because many have not done this, they are locked in a world of religious selfishness and are not having the spiritual breakthroughs they desire.

Deuteronomy 8:18 tells us that the Lord gives us "power to get wealth, that he may establish his covenant." When we neglect to use the finances given to us for the Great Commission, the power to get wealth will be taken away from us.

Some say, "I've got enough for myself. I don't need any more." That is a very selfish motive, because *the more you have, the more you can help others*. You should desire to prosper not only to experience personal financial freedom but also to help others live a better life.

### **The Blessings of Giving**

The blessings that will come upon you as you commit yourself to helping the poor and giving to missions will be the same as Isaiah 58:8,9 declares:

**Then shall thy light break forth as the morning, and thine health shall spring forth speedily: and thy righteousness shall go before thee; the glory of the Lord shall be thy rereward.**

**Then shalt thou call, and the Lord shall answer; thou shalt cry, and he shall say, Here I am.**

Thus, if you give to the poor, God will become the great I AM to you in the midst of your every need, whether it be one of spirit, soul, or body.

The needy are not just in a Third World country; they are all around you! You may know of a prison ministry that needs financial support. You may have some good used clothing you can give to the needy. There may be a young ministry that needs help to reach its goals. There may be someone who has a visitation ministry to the sick and he needs financial support. Whatever the need is, be open to support and meet it.

### **Giving Because You Love Jesus**

Often we give *just* to get back, but that is a wrong motive. We *should* expect to get something back, but, initially, we should give because of our love for God.

The little boy who gave his lunch of a few loaves and fishes to Jesus didn't sit down and *plan* that he was going to get 12 baskets of food back. He gave simply because he wanted to help.

Likewise, the woman who poured the ointment on Jesus didn't do it for any other reason than to show her love for Him.

That's what a true love offering is: that which comes from a grateful heart.

If you want to see great spiritual and financial breakthroughs in your life, start to touch the needy with your finances, and the windows of heaven will open—because *you will have touched the very heart of God!*

The Bible actually says, "He that hath pity upon the poor lendeth unto the Lord; and that which he hath given will he pay him again" (Proverbs 19:17).



*The Compassionate Offering*

I am sure that when God gives back to you, there will be a divine dividend that will go far beyond your comprehension and need!

If you have enjoyed this book and would like to order additional materials, the following have been made available:

Overcoming Discouragement  
*(Book and tape series)*

Winning the Lost  
*(Book and tape series)*

Returning to Your First Love  
*(Book and tape series)*

Wisdom In Finances  
*(Tape series)*

My Testimony  
*(Tape cassette)*

# Are You on a Collision Course With Failure?

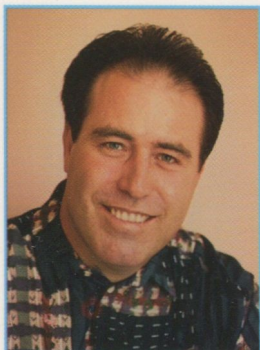
"The only sure way to ensure success is to be a doer of God's Word by putting His principles into practice. This will protect you from the storms of life that come to destroy every person.

"If you want a strong foundation in your business dealings, your marriage, and your relationships, you must obey the principles set down in God's Word.

"Many have been shipwrecked because of their reluctance to comply with God's requirements. You can praise God, dance, sing at the top of your voice in church, own 30 Bibles, have Gospel stickers all over your refrigerator and car, and cry about Jesus — but *if you don't put God's Word into practice, you're on a collision course with failure.*"

— Chris Harvey in *Wisdom in Finances*

## About the Author



Chris Harvey was born again in 1981 in an outback mining town in Australia. He was called into the ministry soon thereafter.

Chris has pioneered four churches — one in the United States and three in Australia. He has a tent ministry and has held revivals throughout Australia in the tent, which accommodates 1,200 persons.

Chris travels across denominational barriers, bringing "a wind of refreshing" to God's people wherever he goes.

Chris, his wife, Lynette, and daughter, Chantelle, have traveled extensively throughout Australia, New Zealand, and the United States ministering the love of God. Chris has also held crusades in Fiji, the Philippines, and Canada.

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