

## **CHAPTER 12**

### **WISE PEOPLE SEEK TO UNDERSTAND MONEY**

*The generous man will be prosperous,  
And he who waters will himself be watered.*  
*Proverbs 11:25 (NASB)*

*The LORD makes poor and makes rich;  
he brings low, he also exalts.*  
*1 Samuel 2:7 (RSV)*

<sup>17</sup> *Beware lest you say in your heart, 'My power and the might of my hand have gotten me this wealth.'*  
<sup>18</sup> *You shall remember the LORD your God, for it is he who gives you power to get wealth; that he may confirm his covenant which he swore to your fathers, as at this day.*  
*Deuteronomy 8:17-18 (RSV)*

<sup>24</sup> *There is one who scatters, and yet increases all the more,  
And there is one who withholds what is justly due, and yet it results only in want.*  
<sup>25</sup> *The generous man will be prosperous,  
And he who waters will himself be watered.*  
*Proverbs 11:24-25 (NASB)*

<sup>19</sup> *He who tills his land will have plenty of bread,  
but he who follows worthless pursuits will have plenty of poverty.*  
<sup>20</sup> *A faithful man will abound with blessings,  
but he who hastens to be rich will not go unpunished.*  
*Proverbs 28:19-20 (RSV)*

<sup>5</sup> *The plans of the diligent lead surely to abundance,  
but every one who is hasty comes only to want.*  
<sup>6</sup> *The getting of treasures by a lying tongue  
is a fleeting vapor and a snare of death.*  
*Proverbs 21:5-6 (RSV)*

*Wealth hastily gotten will dwindle,  
but he who gathers little by little will increase it.*  
*Proverbs 13:11 (RSV)*

*The reward for humility and fear of the LORD  
is riches and honor and life.*  
*Proverbs 22:4 (RSV)*

*Why should fools have money in hand to buy wisdom,  
when they are not able to understand it?*  
*Proverbs 17:16 (NIV)*

*In all toil there is profit,  
but mere talk tends only to want.*  
*Proverbs 14:23 (RSV)*

## **Why discuss money at all? What has it got to do with wisdom or Christianity?**

Some people think money is not a polite subject for conversation. However, the Bible has a lot to say about it, as the verses at the start of this chapter, plus those that follow, clearly demonstrate. Moreover, those are by no means the only passages. The fact is that money is important, not only for what it can do, and what it signifies, but also for the hold it can have over people if they make the grave error of loving it. Jesus Himself warned us of this:

*<sup>19</sup> “Do not lay up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal, <sup>20</sup> but lay up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal.*

*Matthew 6:19-20 (RSV)*

He then went on to add:

*“No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and mammon.*

*Matthew 6:24 (RSV)*

Even more radically, He also said:

*So therefore, whoever of you does not renounce all that he has cannot be my disciple.*

*Luke 14:33 (RSV)*

By ‘*mammon*’, Jesus meant money, wealth or possessions generally. If it is wrongly handled and wrongly regarded and, above all, if it is loved or worshiped, money is able to ensnare us and to get control of our hearts and minds. So, there is a very real danger. Yet, at the same time, the Bible has a lot to say about how we should handle money. Therefore, it is clearly not envisaged that money itself is intrinsically wrong, or should not be used, or that it will cease to exist.

Money is an essential part of our lives and we cannot avoid coming into contact with it. The only choices we have are to handle it well or to handle it badly, to have a right attitude to it or a wrong attitude, to own it or be owned by it. So this chapter is about how we can handle, and regard, money in the right way, which will also require us to examine the many different ways in which it can be mishandled or wrongly regarded.

## **The biblical concept of ‘stewardship’**

Before we begin to look at the issues of earning, giving, saving, investing and so on, it would be appropriate to look first at the concept of ‘*stewardship*’. The key to understanding this is to realise that none of us ever truly *owns* anything. At least in this life, nothing is entirely or permanently *ours*, because everything actually belongs to God. It is all His and we are merely temporary *stewards*, or you could say *custodians* or *caretakers*, of *His* property. The position is helpfully stated in these passages:

*<sup>1</sup> This is how one should regard us, as servants of Christ and stewards of the mysteries of God. <sup>2</sup> Moreover it is required of stewards that they be found trustworthy.*

*1 Corinthians 4:1-2 (RSV)*

*As each has received a gift, employ it for one another, as good stewards of God’s varied grace:*

*1 Peter 4:10 (RSV)*

Admittedly, apostle Peter is primarily referring to our stewardship of our gifts and talents, particularly spiritual gifts. But the point about stewardship is also of general application and covers everything we have or own, including our own bodies. Even they do not actually belong to us, to be exact, because

God *created us*. He therefore considers that He owns us and can do with us whatever He chooses. He can also make whatever requirements He wants in relation to our use of the possessions that have been placed in our care.

His ownership of us is then made even more emphatic than that, because God did not only create us. He also *'bought' us back*, when Jesus died for us on the cross to redeem, or purchase, us from sin and thus to set us free from Satan's grip. These blunt verses therefore tell us exactly where we stand in terms of God's ownership of us, rather than us owning ourselves:

***For everyone belongs to me, the parent as well as the child—both alike belong to me. The one who sins is the one who will die.***

*Ezekiel 18:4 (NIV)*

***<sup>19</sup> Do you not know that your bodies are temples of the Holy Spirit, who is in you, whom you have received from God? You are not your own; <sup>20</sup> you were bought at a price. Therefore honor God with your bodies.***

*1 Corinthians 6:19-20 (NIV)*

King David also makes a helpful comment on this point when he refers to the money which he, and many others, contributed to enable the first Temple to be built. Although it was given by him and by those others, David acknowledges that all of that money came from God and was actually God's own property anyway:

***"But who am I, and what is my people, that we should be able thus to offer willingly? For all things come from you, and of your own have we given you.***

*1 Chronicles 29:14 (ESV)*

Accordingly, our starting point in looking at every aspect of the broad subject of money and possessions, and also our time, energy and talents, is that we are *mere stewards*. We own nothing and are simply handling *God's property* on His behalf. We will therefore be answerable to Him at the judgment for what we did with everything He ever gave us, whether it be gifts, talents or abilities, or money and possessions, or even our own bodies. We shall each have to give an account of our entire handling of everything during the time of our stewardship, from the moment of our conversion until the day we die.

However much or little you have, and whatever you are doing, God has every right to expect you to act in accordance with His specific commands and also His general values and priorities. That means you must do with 'your' time, energy, money and possessions *what He would want you to do*. You cannot simply please yourself, as if it all belonged to you and was none of His business. It *is* His business, as you will one day find out, even if only at the Judgment.

But it would be far better if you were to discover that fact now. Then that understanding of your true status as a steward, *not an owner*, can colour everything you do, especially with the money and possessions which God has temporarily placed under your care. If so, you will be far better placed to handle them correctly. In particular, you can then make all your decisions on the basis of what *He* would want, and what best suits *His* purposes, for you and others, rather than merely to please yourself.

**We need, at the outset, to denounce the false teaching on money, and the perverse definition of 'prosperity', which is coming from the 'money preachers'**

One of the problems with trying to address the whole subject of money from a genuine, biblical perspective is that there are so many church leaders out there who are addressing it from a *false and unbiblical* perspective. However, because their teaching is so worldly, and so in tune with our sinful flesh nature, it resonates with multitudes of people. Therefore, it is currently drowning out those few faithful leaders who try to teach the truth about all of this.

Let me begin therefore by naming just a few of these false teachers, because there are far too many to be able to list them all, or even all the main ones. I am referring to men like Benny Hinn, Creflo Dollar, Joel Osteen, Kenneth Copeland, Robert Tilton and Jerry Savelle and also to women like Joyce Meyer and Paula White, and to all the many others like them who teach the same kind of worldliness. By so doing, they are building up huge fortunes for themselves at the expense of their naïve and gullible followers.

The ‘turnover’ from their ministries, or rather their businesses, which is a more accurate description of what they do, often runs into millions of dollars. Therefore, being a money preacher is obviously good business. However, it is *not good theology*, because it does not reflect God’s heart, or what the Bible says. The main problem with the money preachers, and their ‘*prosperity gospel*’ is that it is based on *the love of money*, which is the very attitude that Jesus warned us *not* to have. Their teaching is all about:

- a) amassing treasure here, in this life
- b) focusing on money as if it was central
- c) idolising money and wealth
- d) treating God as if He was a vending machine, from whom we get what we want
- e) treating God as if He was obliged to give money to us
- f) focusing on what we can get, rather than on what we can give
- g) seeing the level of your wealth as a direct indicator of the extent of God’s approval of you

None of the above aims or attitudes are biblical. They are all false and they arise due to the money preachers either misunderstanding Scripture, or directly inventing doctrines themselves, or having ideas whispered into their minds by demons. The one place they are not getting their teaching and practices from is the Bible. Above all, their heart attitude is not godly and comes entirely from the world, the flesh and the Devil, not from God. So, although money in itself is not evil, and although becoming rich is no sin, the *craving to become rich*, and the *obsessive over-emphasis on money*, is evil.

It is called ‘*the love of money*’ and that is exactly what Jesus warned us to avoid, not to adopt as our practice or make into a doctrine. That said, in the pages which follow, I am going to advocate a number of things which, to the uninformed, or the badly taught, may sound a little bit like some of the things that money preachers say. But that is only because their false teaching is based, at least in part, upon the twisting or perverting of what the Bible *does say*. So, the Bible does urge us to earn, save and invest and to build successful careers or businesses, and to make good profits from doing so.

It even tells us that if we give generously, in accordance with God’s instructions, then He will reward us for doing so. Moreover, He may very well choose to give some of those rewards in this world, not only in the next. So, all of those things are valid biblical concepts, *provided they are correctly defined and understood*. However, if they are not, then they become false doctrines, in just the same way as if you wrongly defined sin, repentance, judgment, Hell, salvation or faith, as so many people do.

Most false doctrines are just true doctrines that have been misunderstood, twisted, altered, taken from, or added to, in order to make them false. But one can do all that while still making it sound quite a lot like the truth. We shall therefore try to define and explain various biblical words correctly. We shall also try to strip away the false ideas that have been added to the true doctrines, or which have been put in their place.

## What then is the proper, biblical definition of ‘prosperity’?

There can be no doubt at all that God intends His people to ‘prosper’, or to be ‘blessed’. He also wants that prosperity to take effect in every aspect of their lives, including spiritually, physically, mentally, emotionally, and financially. That is absolutely undeniable. We see this stated unmistakably in the very first Psalm and it is restated many times elsewhere where it speaks of the godly person and says that “...in all that he does he prospers.”

<sup>1</sup> *Blessed is the man*

*who walks not in the counsel of the wicked,  
nor stands in the way of sinners,  
nor sits in the seat of scoffers;*

<sup>2</sup> *but his delight is in the law of the LORD,  
and on his law he meditates day and night.*

<sup>3</sup> *He is like a tree*

*planted by streams of water,  
that yields its fruit in its season,  
and its leaf does not wither.*

*In all that he does, he prospers.*

*Psalm 1:1-3 (RSV)*

King David also speaks of prospering, shortly before his death, when he gives advice to his son, Solomon, who was to be the next King of Israel. That prosperity is dependent upon being obedient to God’s commands, but the point is that David is very clear that this will cause him to prosper:

*Then you will prosper if you are careful to observe the statutes and the rules that the LORD commanded Moses for Israel. Be strong and courageous. Fear not; do not be dismayed.*

*1 Chronicles 22:13 (ESV)*

Likewise, we are told of how King Hezekiah prospered as a result of his obedience and faithfulness:

<sup>20</sup> *Thus Hezekiah did throughout all Judah, and he did what was good and right and faithful before the LORD his God.* <sup>21</sup> *And every work that he undertook in the service of the house of God and in accordance with the law and the commandments, seeking his God, he did with all his heart, and prospered.*

*2 Chronicles 31:20-21 (ESV)*

However, it is clear that even those whom God promises to prosper will also experience difficulties, because King David indicates in Psalm 34 that the righteous will face many afflictions:

*Many are the afflictions of the righteous,  
but the LORD delivers him out of them all.*

*Psalm 34:19 (ESV)*

Therefore, the questions we need to address are:

- a) What exactly is meant by ‘prosper’?
- b) Is it an *absolute* rule, without any exceptions, or only a *general* principle, which may be subject to variations, such as when the righteous suffer afflictions?
- c) Does it always have to apply here and now in *this life*? Or is God free to keep His promises by giving some of us prosperity in the *next life*, rather than here?

The answers to (b) and (c) above are that it is indeed a general rule. Therefore, it is clearly subject to exceptions. For example, the ‘good thief’ on the cross did prosper, but not in this life. At least he did

not do so in the way that the money preachers speak of. His reward came later, as has been the case for very many faithful Christians who have faced persecution, and even martyrdom, in this life. For them, the prosperity that God promises, or at least part of it, had to come after their deaths, not before.

Yet God has not broken His word, because He has never promised, as *an absolute rule*, that that prosperity will come here and now. He is therefore entirely free to provide some or all of His rewards to us later, and yet still be true to His own word. As for what exactly the Bible means by the word *'prosper'*, it can and does include financial success and abundance. But it is by no means limited only to that. The best definition I can give is that it means to be where God wants you to be, at the right time, doing what He wants you to do, and in the way that He wants you to do it.

For example, Jesus prospered even on the day of His crucifixion. He was exactly where God the Father wanted Him to be, doing exactly what He was meant to do, at exactly the right time, and with complete success. What He achieved that day can thus be said to have prospered perfectly. It achieved everything it was meant to achieve, and it was a complete victory over sin and Satan. Yet, to those standing around the cross at the time, it did not *look* like success or prosperity. Indeed, it looked like the very opposite.

He was suffering and even dying. Yet He was doing God's will and perfectly achieving everything that He had set out to achieve. We see the same thing, on a much smaller scale, in the life of Joseph, Jacob's son. He was betrayed and sold into slavery in Egypt by his brothers. He then ended up in prison for many years, due to being falsely accused. However, while he was in Potiphar's house, and even afterwards in the prison, God was prospering him, firstly in the sense that He was causing everything that Joseph did to succeed:

*<sup>1</sup> Now Joseph had been brought down to Egypt, and Potiphar, an officer of Pharaoh, the captain of the guard, an Egyptian, had bought him from the Ishmaelites who had brought him down there. <sup>2</sup> The LORD was with Joseph, and he became a successful man, and he was in the house of his Egyptian master. <sup>3</sup> His master saw that the LORD was with him and that the LORD caused all that he did to succeed in his hands. <sup>4</sup> So Joseph found favor in his sight and attended him, and he made him overseer of his house and put him in charge of all that he had. <sup>5</sup> From the time that he made him overseer in his house and over all that he had, the LORD blessed the Egyptian's house for Joseph's sake; the blessing of the LORD was on all that he had, in house and field.*

*Genesis 39:1-5 (ESV)*

*<sup>19</sup> As soon as his master heard the words that his wife spoke to him, "This is the way your servant treated me," his anger was kindled. <sup>20</sup> And Joseph's master took him and put him into the prison, the place where the king's prisoners were confined, and he was there in prison. <sup>21</sup> But the LORD was with Joseph and showed him steadfast love and gave him favor in the sight of the keeper of the prison. <sup>22</sup> And the keeper of the prison put Joseph in charge of all the prisoners who were in the prison. Whatever was done there, he was the one who did it. <sup>23</sup> The keeper of the prison paid no attention to anything that was in Joseph's charge, because the LORD was with him. And whatever he did, the LORD made it succeed.*

*Genesis 39:19-23 (ESV)*

Words like 'prosperity' and 'success' are therefore relative terms, not absolute ones. Thus we can be prospering or succeeding, so far as God is concerned, even though there are things in our lives that are not as we would wish them to be. So, in all the years that Joseph spent in slavery in Potiphar's house, and then in prison, he was still prospering, in the sense of doing all things well. However, it went further than that.

God was also using those years to train and develop Joseph, so as to be ready for the tasks that lay ahead, when Joseph would be used by God to save the chosen people. That process of preparation was also part of what it meant for him to be succeeding or prospering. Therefore, the mere fact that you have problems and even face persecution, does not, *in itself*, prove that God is not prospering you. Such hardship may well be part of God's plan for you, just as it was for Joseph:

*<sup>4</sup> So Joseph said to his brothers, "Come near to me, please." And they came near. And he said, "I am your brother, Joseph, whom you sold into Egypt. <sup>5</sup> And now do not be distressed or angry with yourselves because you sold me here, for God sent me before you to preserve life. <sup>6</sup> For the famine has been in the land these two years, and there are yet five years in which there will be neither plowing nor harvest. <sup>7</sup> And God sent me before you to preserve for you a remnant on earth, and to keep alive for you many survivors. <sup>8</sup> So it was not you who sent me here, but God. He has made me a father to Pharaoh, and lord of all his house and ruler over all the land of Egypt.*

*Genesis 45:4-8 (ESV)*

Therefore, we need to be careful, in our own lives, not to misinterpret the events and circumstances that we face. If we do, we may fail to see that God is still with us, and is still prospering us, even where we are going through hard times. By the same token, when viewed from the opposite direction, you must not automatically assume that financial wealth is due to God's blessing, especially if it has come to you through your own dishonesty, or by mistreating others. It may actually have been given to you by the demons in return for your having served *them* faithfully, not for serving God.

Remember also that some of the richest people in the world are utterly corrupt and godless. Therefore, it is Satan, '*the god of this world*', who is prospering them, not the God of the Bible. Thus, the presence or absence of financial wealth, *in itself*, does not necessarily prove anything, in either direction. Neither does the presence or absence of adversity or persecution. You would need to know more than that to be able to form a reliable judgment, in either case, as to whether or not the person is prospering by God's definition.

### **The virtue of hard work and of earning as much as you can, subject to not sinning in order to do so**

One of the virtues which is regularly promoted in the Bible is that of hard work. Likewise, laziness is condemned regularly, and more so than many other sins that we might assume to be worse. God wants us to work hard in everything we do, including our ordinary paid job. In fact, He wants us to do it as if we were working directly for Him which is, actually, exactly what we are doing:

*<sup>23</sup> Whatever your task, work heartily, as serving the Lord and not men, <sup>24</sup> knowing that from the Lord you will receive the inheritance as your reward; you are serving the Lord Christ.*

*Colossians 3:23-24 (RSV)*

Your job or business really matters to God. It is not a departure from your service to God, or from His will. It *is* service to Him and it *is* His will. Therefore, He wants you to put your whole heart, soul and strength into doing well in your work or business and into earning all that you can, provided you can do so without being sinful, unfaithful, dishonest or neglecting some other duty. As John Wesley famously said: "*Earn all you can. Save all you can. Give all you can.*"

We shall look at saving and giving shortly but the point, for now, is that there is *nothing at all wrong* with earning a high wage, making a big profit or being successful in general. That may be to state the obvious, but it needs to be said, because there is a widespread school of thought to the effect that wealth, profit and success are somehow inherently sinful, sordid and 'unchristian'.

There is a vein of asceticism, or you might call it a 'poverty spirit', or 'poverty attitude', which runs through many British churches in particular. It promotes the idea that there is some kind of virtue in poverty, which there isn't, and that money or wealth are intrinsically evil and squalid, which they are not. It is only the *love of money* which is a root of all kinds of evil, *not money itself*. Money, in itself, is morally neutral. It entirely depends on *how you got it*, what you *do with it*, and whether it has a *hold over you*.

Therefore, eliminate from your thinking any idea that you may have picked up, that there is virtue or glory in being poor, or that God doesn't want you to maximise your earnings (by honest means) or to aim to rise as high as you can in your job, business or profession. Then feel free to work as hard as you can, to earn as much as you can, and to rise as high as you can. But, at the same time, do all of that with a proper sense of balance. That is do not neglect your duties to your wife, children, parents or church as a result of focusing excessively on your job or the pursuit of success.

### **The vital importance of 'thrift', an old-fashioned word which has dropped out of the language and needs to be restored**

The great virtue of *thrift* has been largely forgotten. Probably only a minority now know what the word even means, let alone practice it. It is the policy of avoiding or minimising your *spending* so as to live as economically as you *reasonably* can, consistent with all of your other duties and obligations. However, it does not mean lapsing into the errors of asceticism or obsessive penny-pinching. So, a Christian should take all *reasonable* steps to *avoid* spending money, but not unreasonable steps. He will also *reduce* his expenditure by getting good *value* if possible, when he does have to buy things.

Whatever you earn, whether large or small, you should always seek to get your spending as low as you reasonably can. Try to avoid waste and needless expense or extravagance so as to keep as much money as possible left over for saving, giving and investing, and also for other things such as pension contributions. That is a form of saving, but is in a sub-category of its own, because it is very long term. Let me give two examples of what I mean by thrift. Firstly, when I was in business, running a law firm, I made it my policy never to buy a brand new car.

I could easily have afforded to do so, but I always felt that I could not justify it. It did not make sense to me, financially, given that brand new cars depreciate substantially in value on the very day you buy them. Therefore, throughout my entire life, including nearly two decades in business, I never had a brand new car. I always bought them second hand, even if they were only slightly second hand, such as ex-demonstrator cars. That way I got a reduced price to reflect the fact that they were not brand new. That approach always seemed sensible to me and it reduced what I had to spend.

Another example was in relation to the premises I used for my law firm. When I started it, money was very scarce indeed so I chose to operate from cheap rented office space, on a short-term licence rather than a lease, and in an unfashionable industrial park. It was not prestigious in any way. In fact, it was rather shabby. Nevertheless, as the law firm grew, and became more and more profitable, I still chose to stay in that unattractive industrial park and I just kept on renting more and more office space there.

I did look into the possibility of moving to more attractive and prestigious premises on two or three occasions over the years. Those would obviously have been more expensive. However, I concluded each time that it would be better value to stay where I was. So, although I *could* afford it, I never got an impressive building, whereas many law firms do have them, even if they can't afford it. I therefore remained, for 13 years, close to a lot of grimy industrial units, but it saved a lot of money.

It also had the advantage, later on, of making it easier for me to sell up and move out because I did not have the encumbrance of a complicated long-term lease. I did not have any freehold ownership of commercial property to dispose of either, which would have been an even bigger inconvenience when I later decided to get out of practising law. So, as it turned out, choosing to go for value, rather than prestige, had additional advantages over and above the cost saving. For one thing, it meant I did not suffer from the crash in property prices that later happened.

In support of my contention that thrift has largely fallen out of the public's thinking, and even their vocabulary, I would point to the financial crisis of 2008, the dire effects of which are still being felt. That catastrophe arose for a number of reasons, in particular the following features, which have become endemic in western culture. For over 20 years now, a large proportion of the population have been:



- a) routinely spending *all* of their income every week or month and considering that to be normal
- b) assuming that if they want a thing they *must have it*, whether or not it is truly needed
- c) assuming that if they want a thing they must have it *now*, immediately, rather than saving up and waiting to buy it later
- d) assuming they must have *expensive*, superior, branded items rather than cheaper unbranded alternatives
- e) assuming that it is right and proper, and entirely normal, to *borrow money* to get what they want, even for consumption items, not just for houses, cars or businesses
- f) considering it normal to remain *constantly in debt* and overdraft, and also to owe money on their credit cards, rather than pay them off in full each month

So, one of our first tasks is to adopt the policy of thrift and to develop it as a consistent habit until it becomes our default-setting, rather than continuing to let money pour through our hands like water, as so many people do. In addition, learn the art of *budgeting*, whereby you plan in advance what money you have and what is already ‘spoken for’ in terms of future bills and anticipated expenditure. Work it all out, as best you can, so that there are as few surprises as possible and you don’t imagine yourself to have more disposable cash than you really have.

**Develop the art of being *content* with whatever money you have, however little that may be, and also with your circumstances, whatever they may be. Then live within your means.**

If you want to be happy, and to handle money wisely, you must learn how *to be content* with whatever money or possessions you have, large or small, and also in whatever circumstances you face, whether good or bad. Contentment is essentially a *decision, not a talent*. However, it can also be made into a habit, if you practice it for long enough, and if you are sufficiently determined to make it one. Contentment is very little understood, or spoken about, in today’s churches.

However, it ought to be, because it has a direct bearing on many other issues and it certainly has a central part to play in enabling you to become skilled in handling money. So let’s firstly define what *contentment* is. Then let’s consider how we can achieve and maintain it, no matter what we have, or don’t have, or what circumstances we face. Let’s begin by looking at some passages from Paul’s letters which address this vital issue:

*<sup>6</sup> There is great gain in godliness with contentment; <sup>7</sup> for we brought nothing into the world, and we cannot take anything out of the world; <sup>8</sup> but if we have food and clothing, with these we shall be content. <sup>9</sup> But those who desire to be rich fall into temptation, into a snare, into many senseless and hurtful desires that plunge men into ruin and destruction. <sup>10</sup> For the love of money is the root of all evils; it is through this craving that some have wandered away from the faith and pierced their hearts with many pangs.*

*1 Timothy 6:6-10 (RSV)*

*<sup>11</sup> Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. <sup>12</sup> I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. <sup>13</sup> I can do all things through him who strengthens me.*

*Philippians 4:11-13 (ESV)*

Note also what King Solomon said:

***He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity.***  
***Ecclesiastes 5:10 (ESV)***

Note how low Paul puts the bar, in 1 Timothy 6:8 above, in terms of how little we actually need in order to be content, i.e. food and clothing, and he doesn't mean anything expensive either. We know that, because Paul's ministry resulted in him facing all manner of hardships, difficulties and persecutions, which he summarises in this famous passage:

***<sup>24</sup> Five times I received at the hands of the Jews the forty lashes less one. <sup>25</sup> Three times I was beaten with rods. Once I was stoned. Three times I was shipwrecked; a night and a day I was adrift at sea; <sup>26</sup> on frequent journeys, in danger from rivers, danger from robbers, danger from my own people, danger from Gentiles, danger in the city, danger in the wilderness, danger at sea, danger from false brothers; <sup>27</sup> in toil and hardship, through many a sleepless night, in hunger and thirst, often without food, in cold and exposure. <sup>28</sup> And, apart from other things, there is the daily pressure on me of my anxiety for all the churches.***

***2 Corinthians 11:24-28 (ESV)***

Would you be willing to swap jobs with Paul and put up with all the hardships he faced? An even harder question is could you bring yourself to be content if you had to endure everything he suffered, and on such a remorselessly ongoing basis? Most of us wouldn't, or at least not without being given the same measure of grace which Paul was given. However, Paul's success in this area wasn't entirely about grace. In Philippians 4:11 above Paul says that he had *learned* to be content.

That is very significant as it means that it took time and effort and that his contentment was acquired in stages, through experience, rather than being given to him at birth, as his huge IQ was. That encourages me. It means I can learn to be content too, and that my level of contentment is a choice and is not limited by the extent of my abilities. Therefore, you and I could be just as contented as Paul *if we choose to be* and if we are sufficiently determined to learn how to do it. Therefore, God wants us to learn how to be content with the money we have.

That applies to us all, no matter what our wages are, what house we live in, what kind of car we drive, and even whether we have a car at all, or indeed have anything else for that matter. Contentment is an attitude of mind, and one which you can choose to have, or at least learn to acquire. It can therefore be achieved and maintained by anybody, anywhere, at any time, and in any circumstances, if they want to. It is as categorical as that, provided you have the food and clothing that Paul spoke of. They are the only real necessities we can claim to have.

You can therefore train yourself to be content with your wages, possessions, house, car or whatever else, and also with *not* having them. Then you can be free of the angst and turmoil that rob so many people of their happiness. One small example of this which springs to mind is how, when we were newly married, my wife and I would go out for a walk in the evening. I recall one occasion when we passed a fish and chip shop and we sat on a wall nearby sharing a bag of chips – just chips, with no fish. Yet it was a very romantic 'date' and one which I still remember now.

Years later, when we were much better off, we sometimes went to posh restaurants in very nice places. But the chips (French fries) that we ate together, sitting on that wall, still hold their own as one of our best evenings out. Contentment will also free you from taking part in the 'rat race' and from the envy, jealousy and stress that so many people feel, even in churches, when they see others earning more than them, driving better cars, living in nicer houses, or having better holidays.

I am not exaggerating. Many people's lives are literally made miserable due to the inability to feel happy while ever their friend or neighbour has something which they don't have, or if he has something better. It is so sad, and so completely unnecessary, unhealthy and unproductive. I can think of at least two couples with whom we used to be close. However, they drifted away from us, and became resentful of my wife and me, when our incomes rose higher than theirs due to a series of promotions that we had.

The increasingly large difference in our relative wealth meant nothing to us and never even entered our minds until it became apparent that it had entered *their* minds, and had tarnished our friendship. Therefore, never compare your income or possessions with those of any other person, or feel aggrieved or inferior if they become richer than you are. On the other hand, never feel pleased with yourself, or superior to others, if you have more than them. If any such thoughts enter your mind, then recognise them as the sins that they are and repent of them.

You need to be able to have nice things, and enjoy them, yet without any pride, but also to be able to have cheap things, or even lack things which others do have, and yet feel no discontent. By all means save up to get that nice thing that you want. But while you are doing so, be content with not yet having it. Then, when you do get it, be content. Don't become dissatisfied, or start to want an even better one, if you later discover that someone else has one which is bigger, better or more expensive. Keeping up with the Jones's is a treadmill and you should never allow yourself to get onto it.

### **The virtue of saving regularly, as a weekly or monthly habit**

Saving is closely linked to thrift, and follows on naturally from it. Until recently, it has always been considered wise, indeed essential, for people to save from their income. Firstly, the aim was to build up a reserve of capital to assist them on a 'rainy day', when they hit hard times or had unexpected expenses. It was also seen as the obvious way in which to buy larger items, i.e. to "save up" for them gradually *in advance*. Then you can pay in full, in cash, without any borrowing, when the required sum has been saved.

This is simply to state the obvious, as it is plain that this is how we should operate. Yet, it still needs to be said, because the habit of saving up for large items, which I call '*pay now, have later*', has largely died out, not only for the current generation of young adults, but their parents too. Only those who are now grandparents were brought up to view saving as a virtue and to develop it as a solid habit. Most of those who are now under 60 have learned instead to spend all they have as soon as they earn it.

They also borrow as much as they are allowed to in order to buy the things they cannot afford from their wages. Their aim is to "*buy now – pay later*", a revolting slogan which retailers aggressively push at consumers. Whenever I see or hear that in adverts it makes me wince. When I was a small child my parents got me started with the habit of saving by getting me a 'piggy bank' to put coins in. I did that regularly and saving became a settled habit which I have kept all my life.

Perhaps that did not happen for you, and you do not therefore have the habit of saving. If so, then set out to develop it now, however belatedly. The question then arises *how much* should you save, as a proportion of your income? There is no right or wrong answer, as we all differ from each other. Also, our own circumstances go up and down over time. I recommend that you open a saving account which is separate from your current account. Then don't ever touch it except in an emergency, or to buy something large for which you have saved up.

Begin by looking at your income and by planning, as best you can, what your likely expenditure is, after making all reasonable efforts to be thrifty and to cut what you spend to the lowest sensible level. Include within that budget any giving that you want to do. Then work out what money you think will be 'spare' each month and available to be saved. If there is absolutely nothing spare then, unless your situation is very bleak, there is a good chance that you are not being thrifty enough and that you are spending too much.

If so, revisit your budget and see what expenditure can be removed, reduced, or delayed, to create at least something left over for saving. Imagine that each month you have £50 or £100 or £200 spare. You should then set up a standing order so that that sum is *transferred automatically* to your saving account. Arrange for it to go out on, or just after, the day you get paid. Then it will be taken away from

you before you are tempted to spend it. In due course you will forget that you ever earned it, because the net sum left in your account will seem to you to be your whole wage.

Don't rely on yourself to remember to transfer it each month, or to have the self-discipline to do so. Impose it upon yourself and arrange for it to happen automatically, without the need for you to do or remember anything. The benefit of this new policy of saving will not be felt at once. On the contrary, even after a few months, it will probably seem to you that the total amount saved is still tiny. You may well be tempted therefore to stop saving and to spend it instead, because you don't seem to be achieving anything worthwhile but you must resist that and press on.

The secret of saving is that the real effect is felt in the *longer term*, not immediately. If you can discipline yourself to leave the money alone, and *not to dip into it*, you will eventually see substantial results. It will also have a knock-on effect in other areas of your finances, and on your self-control and self-discipline generally. You might start off saving a small amount per month, but keep on increasing that as your thriftiness increases and as you get pay-rises and bonuses. When those come allocate it to savings *immediately*, before you even know you have it.

So, if your firm gives you a pay rise of say £100 per month, don't just start to spend it. From the very first day you get it increase your giving and also your saving. That way, some of it is instantly 'spoken for', and taken away from you, before you ever see it. The worst thing is to allow yourself to spend it all and to get used to a higher living standard. What you have never had, you won't miss, so don't let yourself have it in the first place. As with thrift, the virtue of saving requires you to do something that has become alien to our generation.

That is to choose, *voluntarily*, to have a lower standard of living than you could have had if you had chosen to spend your entire income, and even to borrow on top of that. The very idea of choosing to live below your means, *and, even worse, to live below the level of your friends and neighbours*, would seem to many today to be unthinkable. That is why millions of people were so severely affected by the financial crash of 2008. They had no 'fat' to live off when hard times suddenly came.

As for how big you can validly allow your savings to become, my view is that there is no upper limit. I heard one person say that your savings should not be allowed to add up to more than three months wages, or else you are being greedy and are "*not trusting God*". That is just their own personal opinion and has no basis in Scripture at all. Indeed, it is foolish. The absolute amount you save, however big, is not the issue. The issue is whether you have begun to love or idolise money, such that, for example, you can't bring yourself to give it away.

If that is the case then you have gone too far and have allowed your money to control you, or even to become a god to you. But if that is not the case, and you are quite sure that you don't love money, then go right ahead. Keep on and on saving, even if you end up a multi-millionaire. There is nothing at all wrong with that, however much you amass, *provided your heart stays pure and your giving is always at a generous level*. Note that Abraham, whom God loved, was "*very rich*". So were Job and many other characters in the Bible:

***Now Abram was very rich in livestock, in silver, and in gold.***  
***Genesis 13:2 (ESV)***

***And the LORD blessed the latter days of Job more than his beginning. And he had 14,000 sheep, 6,000 camels, 1,000 yoke of oxen, and 1,000 female donkeys.***

***Job 42:12 (ESV)***

In fact, we are told that Abraham had 318 male servants who were young enough to fight, not counting the female servants and the older men. We know that, because he gathered the younger men from amongst his employees to go and rescue Lot when he was taken captive. That means that the total number of Abraham's servants must have been a thousand or more. How many businesses do you know

with that many staff? At any rate, one thing we can be sure of is that Abraham was a very rich man, by anybody's standards:

*<sup>14</sup> When Abram heard that his kinsman had been taken captive, he led forth his trained men, born in his house, three hundred and eighteen of them, and went in pursuit as far as Dan. <sup>15</sup> And he divided his forces against them by night, he and his servants, and routed them and pursued them to Hobah, north of Damascus. <sup>16</sup> Then he brought back all the goods, and also brought back his kinsman Lot with his goods, and the women and the people.*

*Genesis 14:14-16 (RSV)*

Abraham's grandson, Jacob, was also very rich:

*Thus the man grew exceedingly rich, and had large flocks, maidservants and menservants, and camels and asses.*

*Genesis 30:43 (RSV)*

King David was also rich in his own right. He provided some of the money needed to build the first Temple, including donations from his own personal wealth:

*<sup>3</sup> David also provided great quantities of iron for nails for the doors of the gates and for clamps, as well as bronze in quantities beyond weighing, <sup>4</sup> and cedar timbers without number, for the Sidonians and Tyrians brought great quantities of cedar to David. <sup>5</sup> For David said, "Solomon my son is young and inexperienced, and the house that is to be built for the LORD must be exceedingly magnificent, of fame and glory throughout all lands. I will therefore make preparation for it." So David provided materials in great quantity before his death.*

*1 Chronicles 22:3-5 (ESV)*

To prove conclusively that some of that money and treasure was donated by David personally, not just from 'government' funds, see this verse which states it explicitly:

*Moreover, in addition to all that I have provided for the holy house, I have a treasure of my own of gold and silver, and because of my devotion to the house of my God I give it to the house of my God:*

*1 Chronicles 29:3 (ESV)*

### **The concept of 'investment' and how that differs from saving**

Investment is a form, or sub-category, of saving. But it differs from saving in some important ways:

- a) Saving is generally done through cash held in banks.
- b) Money in a bank can only rise by the interest earned on it, and the compounding effect thereof. That said, as interest rates today are so pathetically low by historic standards, the scope for growth is negligible. Thus even with the interest added on, money kept in a bank is unlikely to keep up with inflation, so its real value actually falls over time. By contrast, an investment in the form of shares, unit trusts or investment trusts has the potential to grow in capital value, quite apart from any income in the form of dividends which are *also* payable on them. Thus, investments generally rise in real terms, over the longer term.
- c) However, the value of an investment can also go *down*, as well, and in absolute terms, not only in real terms. You could therefore buy a share in a company at £3.00 per share and a year later it could be worth £2.00 or £1.00 or even nothing at all if the company fails. Having said all that, the general rule, provided you are willing to invest *long term*, is that shares tend to rise by more than inflation.

To be ready to start investing you really need to have already been a saver, in money terms, for some time, such that you already have some cash stored up for a 'rainy day', have already got used to living below your means, and have developed a long-term perspective. You need to think in terms of years, and even decades, not just months. If that is your position then you may be ready to try investing in the stock market. Ideally, do it indirectly, through unit trusts and the like, rather than directly into specific shares, because that will then spread the risk more widely.

If you want to try this then probably the best and safest way to do it, if you are a novice, is to go to a British company which I admire called *Hargreaves Lansdowne PLC*. They are brokers and financial advisers, and on a very large scale. They can help you to choose one or more unit trusts and to set up a fund within which to hold them. You can buy units or shares in a lump sum of say £1,000 or more. Or you can set up a plan whereby you invest a small sum every month which they then invest into a number of unit trusts of your choice.

**Don't get involved in gambling, especially online. It is extremely addictive and destroys people's lives.**

Gambling has always been a vice, and has destroyed many people's lives, even in the days when it was illegal and/or strictly regulated. However, in recent years, the anti-gambling laws have been drastically relaxed. Therefore, betting shops have sprung up everywhere, and they are allowed to advertise, and the menace of gambling has grown hugely. The worst part of it has been the development of online gambling via the internet. That is now a massive problem, which governments have chosen to do little or nothing about.

Therefore, by one means or another, but primarily online, the lives of countless individuals, and also of their families, are being wrecked by gambling. It is not only highly addictive in itself. It also leads to a range of other problems as people become increasingly gripped by the addiction. They then resort to lying and stealing to get the money they need to continue gambling. The best way to ensure that you never become addicted to gambling, and that it does not destroy your wealth, family, career and health, is to never even try it.

If you never begin, then you can't go too far. And if you never do it at all, then you can't do it too much, or too often. Therefore resolve, for your own sake, and your family's sake, that you will not gamble at all. Stay away from it completely, especially online gambling. I have seen people's lives destroyed by it and have heard, anecdotally, of many others. Therefore, never set foot in any betting shop and never go on a betting website. Also, never click to open any of the adverts which those despicable companies pour onto people's Twitter or Facebook accounts, hoping to ensnare them.

I would not go so far as to say that gambling, in itself, is inherently sinful or that it is always wrong. Therefore, for example, I would not view it as a sin to take part in an annual office sweepstake on Grand National day when each worker picks the name of a horse out of a hat for a wager of perhaps £1. To do that is not sinful, in and of itself. However, if you were to start to go to betting shops or, even worse, to bet online, then you would be stepping onto a very steep, very slippery slope, which could easily cause you to fall very badly.

Thus even to expose yourself to the potential risk of becoming addicted is unwise, especially if gambling has already become important to you, such that you find you are thinking of it more and more. If that even remotely describes you, then having anything further to do with gambling *would* then be sinful. At least that is my personal view. However, there is also the issue of the example that you set for others. Therefore, even if you are sure that you yourself have enough self-control to gamble moderately and responsibly, what will others think, and do, if they see you gambling?

Your example may cause them to imitate you, and get involved in gambling themselves, only to find that they do not have as much self-control as you and cannot stop at one or two bets. They may keep

going until they have nothing left, as so many do with tragic consequences. If so, you could, quite unwittingly, be the cause of another person's downfall. On top of that, your own custom, however small or infrequent, would be helping that betting shop or gambling website to remain open, which is contrary to the public interest as they are such a stumbling block for so many.

### **The habit, and even the 'ministry', of giving**

In dealing with this concept of giving I am going to have to work hard. Firstly, I need to explain what the Bible *does say* about giving, which many have never heard. But, secondly, I also need to identify and disprove the many false things which the Bible *does not say* and which are just man-made teachings. Those unbiblical teachings come from the *'money preachers'* with their false *'prosperity gospel'* and their perverted *"name it and claim it"* teachings about faith. They make God into a divine vending machine who must give us whatever we ask for if we put in the right money and press the right buttons.

I shall also need to address the misguided teaching about *tithing*, especially tithing to one's own local church, which is taught by very many churches, even the better ones. However, in addition to all that, we shall also have to address the reluctance that many people feel to give at all, or to give properly, i.e. *generously*. Such reluctance is usually due to their own stinginess, but also to never having heard any genuine biblical teaching on giving. As a result, they do not even know that God commands us to do it, let alone why He commands it.

So, in approaching this complicated, badly taught and badly misunderstood subject of giving, our aim must be to find out what the Bible actually says. Then we must distinguish that from the man-made traditions which have been developed over the centuries and which people wrongly assume reflect what the Bible says. We shall also need to examine closely what our *motives* should, and should not, be when we give, because many people give, but with very wrong and selfish motives. Alternatively, many others refrain from giving, with equally wrong and selfish motives.

Let's begin by looking at what the New Testament says about how, and why, Christians should give, as distinct from the model of giving that was laid down for the Jewish people in the Law of Moses. Let me firstly point out that the Law of Moses is no longer in operation, not just for the Gentiles, but even for Jews. The entire Law of Moses ended when Jesus died, *including what it said about giving*. Therefore, we are now governed by what the New Testament says on the subject which, although it still commands us to give, does so on a quite different basis.

However, please do not suppose that I am therefore advocating that we should give less than a tithe. Although the standard for our giving is now less precise, it does not necessarily envisage that we will give less in quantity, or as a proportion. We are now commanded to give *"generously"* and, for some of us, that could well mean giving *more than 10%*, whereas for others, who are less well off, it could mean giving less. Apostle Paul addresses the subject of giving in 2 Corinthians chapter 9, in the context of organising a collection to help the believers in Jerusalem who were experiencing a famine.

He makes it clear that it needs to be given *"as a willing gift, not as an exaction"*, and also that each one must give *"as he has decided in his heart....."* Thus, it is plain that it is up to us to decide how much to give. However, it is also plain that our giving should not be small, or done stingily, because Paul also speaks of us sowing *"bountifully"* and *"freely"* and, above all, of our being *"generous in every way"* and of how *"God loves a cheerful giver"*. Accordingly, our giving might need to be more than 10%, as how could it be called 'bountiful' or generous if it is expected to be 10% or less? It is one of the most important passages on this subject, so please consider it carefully:

<sup>5</sup> *So I thought it necessary to urge the brothers to go on ahead to you and arrange in advance for the gift you have promised, so that it may be ready as a willing gift, not as an exaction.*

<sup>6</sup> *The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully.* <sup>7</sup> *Each one must give as he has decided in his heart, not reluctantly or*

*under compulsion, for God loves a cheerful giver.* <sup>8</sup> *And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work.* <sup>9</sup> *As it is written,*

*“He has distributed freely, he has given to the poor; his righteousness endures forever.”*

<sup>10</sup> *He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness.* <sup>11</sup> *You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God.* <sup>12</sup> *For the ministry of this service is not only supplying the needs of the saints but is also overflowing in many thanksgivings to God.* <sup>13</sup> *By their approval of this service, they will glorify God because of your submission that comes from your confession of the gospel of Christ, and the generosity of your contribution for them and for all others,*

*2 Corinthians 9:5-13 (ESV)*

### **What are the New Testament principles of giving, as taught by Apostle Paul?**

A number of important features emerge from the above passage, and from the New Testament as a whole. Therefore, let us look at them more closely. In particular, they do not match the teaching that is given in so many churches about tithing to your own local church, i.e. giving your church 10% of your income. Even less does Paul’s teaching accord with the teachings of the corrupt money preachers. The principles and practices which I believe are taught or demonstrated within the New Testament as a whole are:

- a) The giving which Paul asked them to do was *not to their own local church*.
- b) Paul did not specify any *figure or percentage* for each of them to give.
- c) He gave no reason to suppose that he felt he had any *basis or authority* to state a particular figure, or even to suggest one, even if he had wanted to – which he didn’t.
- d) The giving was only to be done by those who were *willing* to give, and only to the *extent* that they were willing. In other words, it was entirely voluntary and was exclusively for those who wanted to give. There was *no compulsion* whatsoever, because God loves a “*cheerful giver*”.
- e) Nevertheless, there is also a clear general principle that God will still bless those who are generous, just as He did in the Old Testament. He will cause *grace to abound* to them, so that they have *sufficiency in all things*.
- f) Indeed, God will not only repay, on a like for like basis, those who give cheerfully and generously. He will actually *multiply* their seed for sowing, increase the harvest of their righteousness, and cause them to be “*enriched in every way*”.
- g) In other words, there is still a clear principle of *multiplication* within the New Testament model of giving, such that God will give us back far more than we gave Him. Then we will end up *abounding*, which means having an abundance. That means having more than we need, not merely enough. In fact, we will be *overflowing*.
- h) The purpose of the giving which is spoken of in 2 Corinthians 9 was for “*supplying the needs of the saints*”, i.e. providing relief for the ordinary church members, *not for paying the salaries of full time local leaders*.
- i) If we only give a little, then we will only receive a little from God. In other words, we will *reap sparingly*. But if we give generously, i.e. sow bountifully, then we will also *reap bountifully*. That means plentifully and, in particular, it means receiving more than we need, such that we are left



with an excess, or an abundance. With that we can, in turn, be generous again, thus continuing the cycle of our generosity and God's response to it.

### **How is the Old Testament pattern of giving, as per the now obsolete Law of Moses, similar to, and different from, the New Testament model?**

Moses was used by God to give the Law to the Jewish people. It covered a very broad range of issues, legal, practical, social and liturgical. In amongst all of that was what it had to say about giving, and also about tithing for the upkeep of the Temple, the Aaronic priesthood and the tribe of Levi in general. However, the Old Testament pattern of giving was further explained and commented upon by the prophets. We shall now look at two of those in particular, namely Haggai and Malachi.

Let us look firstly at what Haggai had to say when most of the people were neglecting to contribute financially to the rebuilding and restoring of the Temple. They were looking after their own needs and wants instead. In response to their disobedience, and lack of generosity, God then sent a drought which hit their agriculture and reduced their income and wealth. So, the real cause of their poverty was actually God's response to their failure to give as they should have:

*<sup>1</sup> In the second year of Darius the king, in the sixth month, on the first day of the month, the word of the LORD came by the hand of Haggai the prophet to Zerubbabel the son of Shealtiel, governor of Judah, and to Joshua the son of Jehozadak, the high priest: <sup>2</sup> "Thus says the LORD of hosts: These people say the time has not yet come to rebuild the house of the LORD." <sup>3</sup> Then the word of the LORD came by the hand of Haggai the prophet, <sup>4</sup> "Is it a time for you yourselves to dwell in your paneled houses, while this house lies in ruins? <sup>5</sup> Now, therefore, thus says the LORD of hosts: Consider your ways. <sup>6</sup> You have sown much, and harvested little. You eat, but you never have enough; you drink, but you never have your fill. You clothe yourselves, but no one is warm. And he who earns wages does so to put them into a bag with holes.*

*<sup>7</sup> "Thus says the LORD of hosts: Consider your ways. <sup>8</sup> Go up to the hills and bring wood and build the house, that I may take pleasure in it and that I may be glorified, says the LORD. <sup>9</sup> You looked for much, and behold, it came to little. And when you brought it home, I blew it away. Why? declares the LORD of hosts. Because of my house that lies in ruins, while each of you busies himself with his own house. <sup>10</sup> Therefore the heavens above you have withheld the dew, and the earth has withheld its produce. <sup>11</sup> And I have called for a drought on the land and the hills, on the grain, the new wine, the oil, on what the ground brings forth, on man and beast, and on all their labors."*

*Haggai 1:1-11 (ESV)*

Then, in the book of Malachi, we see that the people of Israel were again disobedient by their failure to give as the Law of Moses required. Even insofar as they did give, they still dishonoured God by offering blind, lame or sick animals for the sacrifices, rather than giving of the very best of their flocks. As a result, they came under God's curse, just as Moses had warned them that they would:

*<sup>6</sup> "A son honors his father, and a servant his master. If then I am a father, where is my honor? And if I am a master, where is my fear? says the LORD of hosts to you, O priests, who despise my name. But you say, 'How have we despised your name?' <sup>7</sup> By offering polluted food upon my altar. But you say, 'How have we polluted you?' By saying that the LORD's table may be despised. <sup>8</sup> When you offer blind animals in sacrifice, is that not evil? And when you offer those that are lame or sick, is that not evil? Present that to your governor; will he accept you or show you favor? says the LORD of hosts. <sup>9</sup> And now entreat the favor of God, that he may be gracious to us. With such a gift from your hand, will he show favor to any of you? says the LORD of hosts. <sup>10</sup> Oh that there were one among you who would shut the doors, that you might not kindle fire on my altar in vain! I have no pleasure in you, says the LORD of hosts, and I will not accept an offering from your hand.*

*<sup>11</sup> For from the rising of the sun to its setting my name will be great among the nations, and in every place incense will be offered to my name, and a pure offering. For my name will be great among the*

*nations, says the LORD of hosts. <sup>12</sup> But you profane it when you say that the Lord's table is polluted, and its fruit, that is, its food may be despised. <sup>13</sup> But you say, 'What a weariness this is,' and you snort at it, says the LORD of hosts. You bring what has been taken by violence or is lame or sick, and this you bring as your offering! Shall I accept that from your hand? says the LORD. <sup>14</sup> Cursed be the cheat who has a male in his flock, and vows it, and yet sacrifices to the Lord what is blemished. For I am a great King, says the LORD of hosts, and my name will be feared among the nations.*

*Malachi 1:6-14 (ESV)*

This promise of God's blessing for obedience, and the warning about His curse in response to disobedience, is set out in graphic detail within the 68 verses of Deuteronomy chapter 28. It begins with a promise of blessings in verses 1-14. Let us look at verses 1 and 2 which make the basic point:

*<sup>1</sup> "And if you faithfully obey the voice of the LORD your God, being careful to do all his commandments that I command you today, the LORD your God will set you high above all the nations of the earth. <sup>2</sup> And all these blessings shall come upon you and overtake you, if you obey the voice of the LORD your God.*

*Deuteronomy 28:1-2 (ESV)*

These are then followed by 12 more verses which spell out what blessings will come upon the people if they are obedient to God. Note that these plainly include promises of financial prosperity, material success and good harvests:

*<sup>3</sup> Blessed shall you be in the city, and blessed shall you be in the field. <sup>4</sup> Blessed shall be the fruit of your womb and the fruit of your ground and the fruit of your cattle, the increase of your herds and the young of your flock. <sup>5</sup> Blessed shall be your basket and your kneading bowl. <sup>6</sup> Blessed shall you be when you come in, and blessed shall you be when you go out.*

*<sup>7</sup> "The LORD will cause your enemies who rise against you to be defeated before you. They shall come out against you one way and flee before you seven ways. <sup>8</sup> The LORD will command the blessing on you in your barns and in all that you undertake. And he will bless you in the land that the LORD your God is giving you. <sup>9</sup> The LORD will establish you as a people holy to himself, as he has sworn to you, if you keep the commandments of the LORD your God and walk in his ways. <sup>10</sup> And all the peoples of the earth shall see that you are called by the name of the LORD, and they shall be afraid of you. <sup>11</sup> And the LORD will make you abound in prosperity, in the fruit of your womb and in the fruit of your livestock and in the fruit of your ground, within the land that the LORD swore to your fathers to give you. <sup>12</sup> The LORD will open to you his good treasury, the heavens, to give the rain to your land in its season and to bless all the work of your hands. And you shall lend to many nations, but you shall not borrow. <sup>13</sup> And the LORD will make you the head and not the tail, and you shall only go up and not down, if you obey the commandments of the LORD your God, which I command you today, being careful to do them, <sup>14</sup> and if you do not turn aside from any of the words that I command you today, to the right hand or to the left, to go after other gods to serve them.*

*Deuteronomy 28:3-14 (ESV)*

Then, from verses 15 to 68, Moses sets out all the curses which will come upon the Jewish people if they do not listen to God and do not obey Him. These will affect every aspect of their lives and they are too numerous to include them all here. But, as these sample verses show, they quite clearly include curses which will affect the people's income, wealth and agricultural output:

*"But if you will not obey the voice of the LORD your God or be careful to do all his commandments and his statutes that I command you today, then all these curses shall come upon you and overtake you.*

*Deuteronomy 28:15 (ESV)*

*<sup>38</sup> You shall carry much seed into the field and shall gather in little, for the locust shall consume it.*

*<sup>39</sup> You shall plant vineyards and dress them, but you shall neither drink of the wine nor gather the*

*grapes, for the worm shall eat them.* <sup>40</sup> *You shall have olive trees throughout all your territory, but you shall not anoint yourself with the oil, for your olives shall drop off.*

*Deuteronomy 28:38-40 (ESV)*

<sup>43</sup> *The sojourner who is among you shall rise higher and higher above you, and you shall come down lower and lower.* <sup>44</sup> *He shall lend to you, and you shall not lend to him. He shall be the head, and you shall be the tail.*

*Deuteronomy 28:43-44 (ESV)*

<sup>47</sup> *Because you did not serve the LORD your God with joyfulness and gladness of heart, because of the abundance of all things,* <sup>48</sup> *therefore you shall serve your enemies whom the LORD will send against you, in hunger and thirst, in nakedness, and lacking everything. And he will put a yoke of iron on your neck until he has destroyed you.*

*Deuteronomy 28:47-48 (ESV)*

**The principle of voluntary giving, even in the Old Testament. This was quite separate from the tithe and the same principle has been carried over into the New Testament.**

In addition to the *tithes* required by the Law of Moses, the Old Testament also contains the practice of *voluntary giving* over and above what was mandatory. This kind of giving was different in that it was left entirely up to each individual to decide *whether* to give and *how much* to give. God wanted there to be a genuine desire to give, of the person's own free will, with no compulsion and no prescribed amount or fixed percentage. Indeed, they were free to give no gift at all if they preferred not to give. Many passages reflect this, but let's just look at a few of them in the book of Exodus:

<sup>1</sup> *The LORD said to Moses,* <sup>2</sup> *“Speak to the people of Israel, that they take for me a contribution. From every man whose heart moves him you shall receive the contribution for me.*

*Exodus 25:1-2 (ESV)*

<sup>4</sup> *Moses said to all the congregation of the people of Israel, “This is the thing that the LORD has commanded.* <sup>5</sup> *Take from among you a contribution to the LORD. Whoever is of a generous heart, let him bring the LORD's contribution: gold, silver, and bronze;*

*Exodus 35:4-5 (ESV)*

<sup>21</sup> *And they came, everyone whose heart stirred him, and everyone whose spirit moved him, and brought the LORD's contribution to be used for the tent of meeting, and for all its service, and for the holy garments.* <sup>22</sup> *So they came, both men and women. All who were of a willing heart brought brooches and earrings and signet rings and armlets, all sorts of gold objects, every man dedicating an offering of gold to the LORD.*

*Exodus 35:21-22 (ESV)*

The gifts that were being given in the above passages were for the making of the Tabernacle and all of its fittings. These were made from the gold, silver, bronze and other precious items that the people voluntarily chose to give, entirely of their own free will, and in whatever sum or quantity they wanted to give. Nobody was compelled and nobody was told what to do, or even advised whether, or how, to give. It was left entirely up to them to decide.

Note also Moses's attitude when the people responded so generously that it became apparent that enough had already been collected to complete all the work on the Tabernacle. Instead of letting the people carry on giving, Moses told them to stop, because he had already got enough. Can you imagine any of today's corrupt money preachers ever saying that?

<sup>3</sup> *And they received from Moses all the contribution that the people of Israel had brought for doing the work on the sanctuary. They still kept bringing him freewill offerings every morning,* <sup>4</sup> *so that all*

*the craftsmen who were doing every sort of task on the sanctuary came, each from the task that he was doing,<sup>5</sup> and said to Moses, “The people bring much more than enough for doing the work that the LORD has commanded us to do.”<sup>6</sup> So Moses gave command, and word was proclaimed throughout the camp, “Let no man or woman do anything more for the contribution for the sanctuary.” So the people were restrained from bringing,<sup>7</sup> for the material they had was sufficient to do all the work, and more.*

*Exodus 36:3-7 (ESV)*

Therefore, this principle of voluntary giving by “*everyone whose heart stirred him*” was already well established in the Old Testament era. It reflects God’s own heart of willing generosity. Therefore, even then, it was how He wanted people to give, after they had met their obligations under the Law of Moses. Therefore, the New Testament model of giving, which is simply to give generously and to be free to decide *whether* to give, *how much* to give, and *to whom* to give, is already modelled for us in the Old Testament.

In other words, you could say that when the Law of Moses came to an end, and the obligation to tithe ceased, the duty to give generously, freely, spontaneously, and in accordance with the desires of our own hearts, remained. The way in which Moses handled the voluntary collection for the construction of the Tabernacle exemplifies how we should now operate, and the heart attitudes that we should have, when we give now, in the New Testament era.

### **Why did the prophet Malachi tell the Old Testament Jews that they were “robbing” God?**

With these principles, promises and warnings in mind, let’s now look again at the book of Malachi. The prophet tells the people that God says they are ‘*robbing*’ Him. He means that they are not paying their tithes and offerings as they should and that, consequently, they are under God’s curse, just as Moses said would happen:

*<sup>7</sup> From the days of your fathers you have turned aside from my statutes and have not kept them. Return to me, and I will return to you, says the LORD of hosts. But you say, ‘How shall we return?’*

*<sup>8</sup> Will man rob God? Yet you are robbing me. But you say, ‘How have we robbed you?’ In your tithes and contributions. <sup>9</sup> You are cursed with a curse, for you are robbing me, the whole nation of you.*

*Malachi 3:7-9 (ESV)*

Then God says, through Malachi, that if the people will pay their full tithes and offerings then He will “*open the windows of heaven for you and pour down for you a blessing until there is no more need*”. God also promises to “*rebuke the devourer*” for them, by which He means that He will stop giving instructions for their crops to be reduced or ruined and will, instead, allow them to have abundant harvests. He even urges them to “*put me to the test*” by giving properly and seeing what He would then do in response:

*<sup>10</sup> Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the LORD of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need. <sup>11</sup> I will rebuke the devourer for you, so that it will not destroy the fruits of your soil, and your vine in the field shall not fail to bear, says the LORD of hosts.*

*<sup>12</sup> Then all nations will call you blessed, for you will be a land of delight, says the LORD of hosts.*

*Malachi 3:10-12 (ESV)*

### **A closer look at the model for giving under the Law of Moses and the New Testament model**

There are some similarities between how God dealt with the Jews under the Law of Moses, and the way He now responds to Christians, and also Messianic Jews, who give, or fail to give, in accordance with the New Testament model. There is clearly still a promise that God will pour out His blessing on those

who give obediently, with a willing and generous heart. There is also the withholding of that blessing, or you could call it the imposition of God's curse, which still comes upon those who do not give at all, or who do not give generously.

Therefore, the money preachers do actually have a point when they speak of God blessing those who are generous, and of Him multiplying whatever people give and, at some point, giving it back to them, greatly increased. That is there are some half-truths in what they say. However, there are also some fundamental mistakes, or rather deliberate perversions, in their teaching, which are as follows:

- a) The Law of Moses provided for a large part of the giving to be used to support the Temple, to pay wages to the priests, and to support the tribe of Levi. The New Testament model does *not* do that. There is no mechanism or procedure anywhere in the New Testament for *local* elders to be paid. The only ones who received financial support were the *missionaries*, i.e. those who were *sent* away from home, and thus were unable to get a job, or to support themselves. The other *local* elders, who stayed at home, were not paid anything by the churches of which they were a part.
- b) The money preachers are today urging people to give money *to them*, i.e. to the money preachers themselves. By contrast, Paul was asking the people, *providing they were willing*, to give money *to the poor in Jerusalem, not to himself*.
- c) Far from asking for money for himself, or even for any of his team, apostle Paul generally declined to accept financial support, even when it was offered, let alone ask for it. It would be even more unthinkable for Paul to pressurise or manipulate people into giving to him. Instead, Paul chose to support himself entirely, by living frugally and thriftily and by working part time with his own hands as a tentmaker. Paul didn't earn a fortune in this way, but he made enough to get by, so as to avoid needing any support from the people to whom he was ministering. Here are some verses which show Paul's approach to supporting himself financially:

*<sup>1</sup> After this Paul left Athens and went to Corinth. <sup>2</sup> And he found a Jew named Aquila, a native of Pontus, recently come from Italy with his wife Priscilla, because Claudius had commanded all the Jews to leave Rome. And he went to see them, <sup>3</sup> and because he was of the same trade he stayed with them and worked, for they were tentmakers by trade. <sup>4</sup> And he reasoned in the synagogue every Sabbath, and tried to persuade Jews and Greeks.*

*Acts 18:1-4 (ESV)*

*<sup>33</sup> I coveted no one's silver or gold or apparel. <sup>34</sup> You yourselves know that these hands ministered to my necessities and to those who were with me. <sup>35</sup> In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, 'It is more blessed to give than to receive.'*

*Acts 20:33-35 (ESV)*

*and we labor, working with our own hands. When reviled, we bless; when persecuted, we endure;*  
*1 Corinthians 4:12 (ESV)*

*For you remember, brothers, our labor and toil: we worked night and day, that we might not be a burden to any of you, while we proclaimed to you the gospel of God.*

*1 Thessalonians 2:9 (ESV)*

*<sup>6</sup> Now we command you, brothers, in the name of our Lord Jesus Christ, that you keep away from any brother who is walking in idleness and not in accord with the tradition that you received from us. <sup>7</sup> For you yourselves know how you ought to imitate us, because we were not idle when we were with you, <sup>8</sup> nor did we eat anyone's bread without paying for it, but with toil and labor we worked night and day, that we might not be a burden to any of you. <sup>9</sup> It was not because we do not have that right, but to give you in ourselves an example to imitate. <sup>10</sup> For even when we were with you, we would give you this command: If anyone is not willing to work, let him not eat.*

## 2 Thessalonians 3:6-10 (ESV)

In that final verse above, Paul refers to himself as having the right to be financially supported. However, he chose not to exercise it, in order to set an example. Paul only had the right to be supported because he was a *missionary*, i.e. one who is *sent*, not a *local* elder. Despite that fact, Paul chose not to exercise his right. It was far more important to him to prove the genuineness of his motives by refusing support and therefore to set a good example to others. Moreover, Paul's standard of living was what most of us would view as subsistence level.

He had enough to eat, and some clothes to wear, and he generally (not always) had somewhere to sleep, albeit usually in borrowed lodgings. He was not living in luxury or earning millions of dollars a year, as the worst of the money preachers now do. How utterly different are their hearts, and their motives, from Paul's. He was genuine, humble and totally unworldly, whereas they are fraudulent, self-serving manipulators of the gullible and the "rapacious wolves" that we were warned to expect.

**Tithing to the local church, and paying salaries to local elders, are not biblical practices. Yet many churches still teach these things, as if they were in the Bible.**

If you scour the New Testament there are a number of things you will never see, not even once. They are not even hinted at indirectly, let alone explicitly taught or practiced:

- a) Christians tithing to their local church
- b) anybody tithing to anyone or anything at all, not just their local church
- c) any local church buying, or even renting, any kind of large or special building to meet in. They all just met in homes, barns, school rooms, farm outbuildings etc and spent nothing on buying, renting or maintaining any purpose-built church buildings.
- d) any church paying any kind of salary to its own *local* elders. The only people who were paid anything were *missionaries*, i.e. apostles, i.e. those who are *sent*. Even then, they were not supported financially by the people to whom they were evangelising or ministering, but only by the 'sending church', from which they had been sent out.
- e) any leader of any kind, whether local or sent, urging anybody to give money *to himself* or to *his own ministry*. The apostles only ever raised funds for *other people*, as when Paul collected for the poor in Jerusalem. If it was offered, a missionary would be willing to accept money from those to whom he was sent, and he was entitled to receive it. But they never *asked for it*, let alone demanded it. They left people entirely free to offer help if they wanted to and not if they didn't.

Therefore, in the early Church, where we see Christianity in its best and purest form, i.e. in the book of Acts and the letters, the local leaders all had jobs. Or they were retired men. They were not paid any salary by the local church. Moreover, little or no money was spent on buildings. Thus very little money was ever needed to fund the activities of a *local* church. They spent a small amount on food for when they ate together, but that was about it.

Therefore, any giving they did could go to whoever they wanted, not their *own leader(s)* or *any building*. That is the exact opposite of what we find today in most churches, where 75 to 90%, of the entire giving is spent on the pastor's salary and the building, both of which were totally unknown to the early Church.

In many modern churches, the people are milked, like cows, to pay for things which are not needed and are *not biblical*. The paid pastor and the special church building are man-made inventions which the first century Christians never had. If it was not for these exploitative policies, churches today could do far more of the things that they *are* supposed to do, namely:

- a) give to support missionary work elsewhere
- b) give to the poor locally, including within the local church
- c) give to the poor, nationally or internationally
- d) support their own families and relatives

Most churches today only give a tiny percentage of their budget to any of these valid things, because the vast bulk of the money is spent on invalid things. Supporting their own needy members is not usually even considered to be part of the local church's role because it is not what they have seen done in the past and it is not what they see other churches doing. They mainly go by custom and practice, not by what the Bible says. So, a Christian today should not be giving to pay the wages of local leaders. Those men should fund themselves. Neither should we pay for religious buildings. Instead we should give to the same people and causes that the early Church gave to.

If we did, the spiritual condition of that local church would be transformed. This is not just theory for me. In my own church, neither I, nor any of the other elders, receive *any salary at all*. We do have a collection each week, but only for miscellaneous, one off expenses, and to meet the needs of any church members who might fall into difficulty, or to give to others outside of our church. None of it is spent on a building either, because we meet in homes. This approach takes away all sorts of temptations to dishonesty and manipulation which traditional, unbiblical churches face.

In the New Testament there is no longer any prescribed amount or percentage for our giving because our duty is to give *generously*. We are also completely free as to *whom* we give to. What that means, in each person's case, is for the person themselves to decide. They choose how much to give, and to whom, on the basis of their own conscience and their own personal circumstances, needs and income. Of course, they will be held accountable and judged as to whether they were generous. But there is no 'one size fits all' figure that we all supposed to give and it does not have to include the building or paying the 'pastor'.

### **Why then should we give? What should our motives be? And what shouldn't they be?**

We have seen that we are still commanded to give generously and that God's blessing will come upon those who do. However, His blessing will be withheld, or He will even send His curse, upon those who don't. The '*law of sowing and reaping*' applies to all of us, whether we are Christians or not, and it continuously causes us to reap whatever we have sown, whether good or bad. This is not only in the context of financial giving, but right across the board, affecting absolutely everything that we ever do or say.

Therefore, all of our actions, reactions and decisions have consequences, either good or bad. That is to say that we *bear fruit* of exactly the same kind as whatever we sowed. We need to bear that law very much in mind, not only when deciding whether to give and how much to give, but in every other area of life too. That includes how we treat people, or speak about them, and whether we act righteously or un-righteously. However, the question we also need to address, especially in the area of giving, is what is our *motive* for doing so?

Motive is crucial and makes all the difference as to whether or not our decisions and actions please God and whether or not our giving is considered by Him to be 'generous'. There are all sorts of possible motives, or mixtures of motives, good or bad, worthy or unworthy, selfish or unselfish, reluctant or willing, honest or dishonest. Other people may not know what our motives are. We may not even know ourselves, especially at the deepest, innermost level. However, we will get closer to the truth if we interrogate and cross-examine ourselves rigorously and regularly.

If we do that we may find out what our motives really are, as opposed to what we claim they are. We should therefore be strict with ourselves, avoiding any undue willingness to declare ourselves not guilty of having any wrong motives. So, it is true that good things will happen, and rewards will be given, to those who give generously. It is also perfectly alright to be *aware* of those future consequences, and to *want* them. There is also nothing wrong with being motivated, at least in part, by the prospect of receiving God's blessing and reward for your giving.

The problem occurs where the obtaining of rewards is your *only* motivation, or even where that is given excessive emphasis and comes ahead of the pure, simple, straightforward *desire to give*. You need to give primarily for its own sake, because you *want to*, and because you *take pleasure* from the act of giving itself, and from the good that it does to *others*. Those sincere and unselfish motives need to be there, alongside the hope and expectation of being rewarded for it yourself at some future point.

If your main thought, or even your only thought, is of *what you will get in return*, as with many who give to the money preachers, then your motives are not pure. If so, it may well prevent any rewards from arising. Remember, the reward is for giving *generously*, not merely for the act of giving in itself. So, it also requires a proper motive as well as the physical act of giving. Therefore generosity, by definition, requires that there be a genuineness of motive, and a sincere concern for others. Otherwise, giving is reduced to being no more than a form of investment, motivated by mere self-interest.

Imagine giving a friend or relative a birthday present. You might be aware that he is likely to get you a present on your birthday. He may have done so in the past. You might even look forward with pleasure to your own birthday and the anticipation of what you might receive from him. Nevertheless, your motive when buying your friend a present is not to induce him to buy you something in return. You are doing it, or at least you should be, because *you want to*, and because giving the gift *gives you pleasure*, regardless of what you might receive back later on your own birthday.

That is how we should give to God, because He loves generosity and hates stinginess and mean-spirited reluctance to give. Indeed, He warns us against stingy people and even tells us not to accept things from them because, even if they offer you food, their heart is not with you:

<sup>6</sup> *Do not eat the bread of a man who is stingy;  
do not desire his delicacies,  
7 for he is like one who is inwardly calculating.  
"Eat and drink!" he says to you,  
but his heart is not with you.  
8 You will vomit up the morsels that you have eaten,  
and waste your pleasant words.*

*Proverbs 23:6-8 (ESV)*

We are also told that a stingy man will end up in poverty. That is the other side of the coin, because we know that generosity leads to abundance. Therefore, the principle is valid in both directions:

*A stingy man hastens after wealth  
and does not know that poverty will come upon him.*

*Proverbs 28:22 (ESV)*

### **Giving to the poor. What are our personal duties towards them?**

We have focused so far on giving to the work of the Church and, in Old Testament times, to the upkeep of the Temple and the support of the priests and Levites. However, there is another group of people who are also to be supported. They are the poor, and especially those who are within the churches, as opposed to unsaved unbelievers out in the world. We are, of course, meant to give to the poor even if they are not within the Church. But it is clear that they are a lesser priority than our fellow believers:



*<sup>9</sup> And let us not grow weary in well-doing, for in due season we shall reap, if we do not lose heart. <sup>10</sup> So then, as we have opportunity, let us do good to all men, and especially to those who are of the household of faith.*

*Galatians 6:9-10 (RSV)*

This verse from Proverbs makes clear that when we give to the poor, God views us as lending money to Him, and He will repay us for that:

*Whoever is generous to the poor lends to the LORD,  
and he will repay him for his deed.*

*Proverbs 19:17 (ESV)*

Conversely, if we do not help the poor, then we will come under God's curse and, moreover, He will not help us, or listen to us:

*Whoever gives to the poor will not want,  
but he who hides his eyes will get many a curse.*

*Proverbs 28:27 (ESV)*

*Whoever closes his ear to the cry of the poor  
will himself call out and not be answered.*

*Proverbs 21:13 (ESV)*

Consider this verse also, in which we see a Jewish figure of speech "*a bountiful eye*", sometimes also referred to as "*a good eye*", which simply means to be *generous*. That is why, even today, if a Jewish person stands in a shopping centre rattling a collecting tin or bucket, trying to raise money for some good cause, they will say "*Have a good eye*", by which they mean "*Be generous*". At any rate the point is that if we are generous to the poor, we will be blessed:

*Whoever has a bountiful eye will be blessed,  
for he shares his bread with the poor.*

*Proverbs 22:9 (ESV)*

Even within the Law of Moses, provision is made for the poor to be cared for and given to. Here is a passage addressed to farmers who have agricultural land and crops. They were not permitted by the Law of Moses to harvest all of their crop. They had to leave some of it around the edges of the field. They also had to leave the grapes that either remained on the vine after the picking, or which had fallen onto the ground. Those could not be harvested. They had to be left there for the poor, so that they could come and help themselves to them once the harvesting was over:

*<sup>9</sup> "When you reap the harvest of your land, you shall not reap your field right up to its edge, neither shall you gather the gleanings after your harvest. <sup>10</sup> And you shall not strip your vineyard bare, neither shall you gather the fallen grapes of your vineyard. You shall leave them for the poor and for the sojourner: I am the LORD your God.*

*Leviticus 19:9-10 (ESV)*

That is an interesting passage because the provision requiring farmers to leave some of their crop in the fields, still to be harvested, gave dignity to the poor. It meant that they could come and feed themselves, *by their own efforts*, rather than being given handouts, with no effort or initiative on their own part. In this way the poor retained the habit of work, and fending for themselves and their families. That habit was needed if they were to escape from being poor and to get back into gainful employment, rather than becoming institutionalised beggars on a permanent basis.

Moreover, this help was to be given by *private individuals*, not by councils or governments on their behalf, and it came from their own assets, not taxation. Contrast that with the approach taken today, in

most of the western world, with what has come to be known as *welfare*, or even the *Welfare State*. Virtually the whole burden of supporting the poor has been transferred from private individuals and local churches and placed, instead, on the State. That is not to say that the State does not have any valid role in addressing issues of poverty and seeking to bring relief.

It plainly does, but the point is that *so do we*. However, a great many of us, even within the churches, have now come to believe that the whole duty, or virtually the whole duty, for looking after the poor now rests upon the State, not us. Many of us now think that our only task is to vote for the political party which will do that most effectively *on our behalf*. That is profoundly wrong thinking and we urgently need to return to seeing ourselves as being under a personal duty to support the poor, not just to agitate for somebody else to do so.

Another damaging effect of the modern ‘Welfare State’ is that it tends to create, and then to entrench, an attitude of lifelong dependency, rather than equipping the poor to care for themselves, thus setting themselves free from poverty. It has even become a central part of the thinking of left wing political parties, such as the British Labour Party and the Democratic Party in the USA to create and maintain a larger electorate for their parties by locking people into reliance upon welfare payments and the receipt of ever broader benefits.

In this way those parties seek to keep themselves in office on the basis that those who live permanently on benefits will be more inclined to vote for them. Indeed, it is for that same reason that left-wing parties support large scale immigration, including illegal immigration, as they see it as another way of bolstering their own vote. But the poor are not there to be used, so as help keep our party in office. They are there to be helped *out of poverty* and enabled *to fend for themselves again*, not to be kept in a dependent position forever. As a very great president famously said:

*“We should measure welfare’s success by how many people leave welfare, not how many are added.”*  
Ronald Reagan

### **The ‘law of sowing and reaping’**

We have alluded to this law already but let’s now examine it more closely. I have called it a law, rather than a mere general principle or guideline, because it is stated emphatically in Scripture as something which *inevitably* comes into operation *every time we ever* ‘sow’ anything. That is whenever we do anything, good or bad, including when we give or fail to give. So, it is not just something that *may sometimes* occur. The fact that it is a law means that it *will always* occur. The law of sowing and reaping is stated most clearly by apostle Paul:

*<sup>7</sup> Do not be deceived; God is not mocked, for whatever a man sows, that he will also reap. <sup>8</sup> For he who sows to his own flesh will from the flesh reap corruption; but he who sows to the Spirit will from the Spirit reap eternal life. <sup>9</sup> And let us not grow weary in well-doing, for in due season we shall reap, if we do not lose heart. <sup>10</sup> So then, as we have opportunity, let us do good to all men, and especially to those who are of the household of faith.*

*Galatians 6:7-10 (RSV)*

The main context of the passage is financial giving, in particular, the support we give to missionaries or teachers, whose ministries prevent them from supporting themselves. However, it is also of general application. Therefore, it comes into effect whenever we ‘sow’ anything at all, either to our flesh, which means acting or speaking selfishly and carnally, or to the Spirit, which means doing and saying what God wants. Either way, we will receive back, either now or later, or at the very latest, at the judgment, *whatever it was that we sowed*, whether good or bad.

Thus, if we have been generous with others, then God will be generous with us. If not, then He won’t. In short, He will ensure that whatever we do, give or say *comes back to us*, like a boomerang. The non-

Christian world has noticed this law in operation, merely by observation, even though they don't know the Scriptures, or realise that it is God Himself who is implementing it. They therefore wrongly call it 'karma', a concept which comes from Hinduism, which is a false religion.

They define it wrongly and do not know that God is actually behind it all, but the point is that even they have seen that such a law does exist. However, this law of sowing and reaping does not originate with Paul, or even with the New Testament. We see it expressed in the Old Testament too, for example in Psalm 41. That speaks of how God will deal with those who "*consider the poor*", which means caring for them and giving to them. King David tells us that a number of blessings will be poured out on those who do these things:

<sup>1</sup> *Blessed is the one who considers the poor!*  
*In the day of trouble the LORD delivers him;*  
<sup>2</sup> *the LORD protects him and keeps him alive;*  
*he is called blessed in the land;*  
*you do not give him up to the will of his enemies.*  
<sup>3</sup> *The LORD sustains him on his sickbed;*  
*in his illness you restore him to full health.*  
*Psalm 41:1-3 (ESV)*

King Solomon also speaks of how those who honour the LORD with their wealth, i.e. give generously, will be rewarded in return by God, such that He will bless their harvests and provide them with such an abundance that their barns and vats are full:

<sup>9</sup> *Honor the LORD with your wealth*  
*and with the firstfruits of all your produce;*  
<sup>10</sup> *then your barns will be filled with plenty,*  
*and your vats will be bursting with wine.*  
*Proverbs 3:9-10 (ESV)*

We also see this law expressed in 2 Samuel chapter 22. In that passage King David enlarges further on how God will respond to those who are blameless, live and act righteously, and keep His commandments:

<sup>21</sup> *"The LORD rewarded me according to my righteousness;*  
*according to the cleanness of my hands he recompensed me.*  
<sup>22</sup> *For I have kept the ways of the LORD,*  
*and have not wickedly departed from my God.*  
<sup>23</sup> *For all his ordinances were before me,*  
*and from his statutes I did not turn aside.*  
<sup>24</sup> *I was blameless before him,*  
*and I kept myself from guilt.*  
<sup>25</sup> *Therefore the LORD has recompensed me according to my righteousness,*  
*according to my cleanness in his sight.*  
<sup>26</sup> *"With the loyal thou dost show thyself loyal;*  
*with the blameless man thou dost show thyself blameless;*  
<sup>27</sup> *with the pure thou dost show thyself pure,*  
*and with the crooked thou dost show thyself perverse.*  
<sup>28</sup> *Thou dost deliver a humble people,*  
*but thy eyes are upon the haughty to bring them down.*  
*2 Samuel 22:21-28 (RSV)*

So, God will deal in one way with the righteous, blameless, loyal, pure, merciful and humble and repay them in like manner for whatever they say and do. But He will act in the opposite way with those who act and speak wrongly. They will equally certainly reap a harvest to match their deeds, but it will be an

unpleasant one. We therefore need to remember this law and act upon it now, every day. We must take care to ‘sow’ the right kind of actions, words, thoughts and attitudes i.e. those of which God will approve. Then we can fully expect that He will respond in like manner, with a good harvest which will benefit us.

That approach is surely just obvious common sense. At any rate, it is far wiser than to act in such a way that God is obliged to judge, oppose, or even curse us, by sending us a harvest of evil. Therefore a wise person does not ignore or forget about this law, or other laws that are similar. He takes it completely seriously and *acts in reliance upon it*, fully expecting God to implement it. How can it possibly be considered wise to do otherwise?

### **Some of my own experiences of financial giving and also of what I call “*the ministry of giving*”**

Immediately after my conversion, God began to lead me on a long process of discovery by which I gained an understanding of the importance of financial giving, and of how He will bless us in return for our giving. It began for me when I felt a prompting to give a cheque for £50 to the man who had just led me to faith, a missionary called Dave Brown. He came all the way from Oklahoma to work on my campus in the UK, where I was a first year student. As I pondered giving him a gift I felt excitement, and a real sense of pleasure and anticipation.

I wanted to give him as much as I could afford and £50 was a lot in those days, especially as I lived on a student grant. Only a few days after I gave him that gift, a letter arrived from the Inland Revenue saying they were giving me a tax refund, due to having recalculated my tax for the previous year. It was totally unexpected, and much larger than the £50 gift I had just given. I knew, in my spirit, that God Himself was behind it and that He was ‘repaying’ me. The conviction that He was doing so grew stronger and clearer over the years that followed.

I therefore gave more and more money away, only to see it come right back to me in all sorts of ways, mainly through a long series of pay rises and promotions and, later, by ever increasing success in business. I eventually became a salaried partner, then an equity partner, and finally the sole proprietor of my own large and highly profitable law firm. God also protected me from very many attacks on my business by employees, opponents, insurance companies, banks and regulators.

I had set up my own law firm specifically in order to pursue the ministry of giving on a much larger scale. That was my motive and the demons knew it and were therefore determined to stop me if they could. But they never succeeded, or at least not fully. God gave me victory after victory, and I write about some of them in my Book 6, and also Book 2. One example was when a large insurance company attacked the wording of my firm’s contract with clients. It was called a “Conditional fee Agreement” (“CFA”) or “*No Win, No Fee Agreement*” in layman’s language.

This was at a time when many such challenges were being made against law firms by aggressive insurance companies, searching for any tiny technical defects they could find in the wording of contracts. They would then seek a court order to state that the whole agreement was therefore technically “non-compliant with the CFA regulations” and thus unenforceable. If so, the insurance companies would not need to pay us any of our costs, even if we had won the substantive case for the client. However, virtually *all our clients* had been given the *same CFA*.

Therefore, if any such ruling had been made, I would have been bankrupted overnight, as many other law firms were. I kept my head down and avoided any serious legal challenge to our CFA for five years. Then one big insurer went for me and took it all the way to a court hearing in London. They challenged the wording of our CFA on four grounds. But they lost on all four and my firm was fully vindicated, and even praised by the Judge, as being “*exemplary*”. He then made a full costs order against them and they had to pay the legal costs of the hearing, which came to £140,000 (about \$200,000).

Quite apart from the value of the work in progress on our uncompleted files, which would all have been wiped out if we had lost, I had also faced the risk of paying *their* costs. But, in the end, they paid mine, and in full, and I lost nothing. Yet, during those years, many other firms were badly hit or even closed down by those same tactics. It was quite obvious that God had put a shield or hedge around me. He had protected me throughout, not only against that attack, but every other one too, and primarily because He was responding, as per His promises, to the giving that my firm enabled me to do.

In the early days, as a young believer, God would reward me almost immediately, as with the tax rebate when I was 19. I think He did so because He knew that I was immature and that if He delayed at all in rewarding me, I would not see the link between my giving and His response to it. But, as I grew more mature, and the reality of the law of sowing and reaping became clearer to me, God began to make His responses more and more delayed, even by years. Yet, everything I ever gave away was always given back to me, and multiplied, just as Paul said it would be in 2 Corinthians 9:6-7.

God always keeps His promises and He always repays us in full, even if it takes Him years, or even decades to do so. I now know that fact as surely as I know what day it is. That is how real it is to me now. I believe that my giving was always well-meant, and that it was always done sincerely. However, it was not always done *wisely*, or with *discernment*, or in response to hearing God's promptings accurately. Sometimes what I assumed to be His voice prompting me to give to someone or something was actually just my own thoughts.

It was sometimes just me acting impulsively, rashly, and without proper enquiry as to the genuineness and worthiness of the people and ministries to whom I gave. As a result, on many occasions, I gave to bad, insincere people and to unbiblical ministries. However, their unworthiness and unfaithfulness only became known to me later, after I had already given to them. Often it was *their carnal and grasping response* to my giving, whereby they saw me as a 'sucker' and tried to exploit me further, which alerted me to their real nature. I then, belatedly, stopped giving to them.

### **The problems that can arise for that minority of people whose hearts are more generous than their heads are wise**

If you have an unusually generous heart then, realistically, there is no alternative but to learn from your mistakes in this way. It is what inevitably happens when your heart is more generous than your head is wise. That mismatch will continue until your wisdom and discernment grow, and eventually 'catch up' with, your generosity. Until then, you will inevitably misjudge people, make unwise giving decisions and give to people and ministries who are not worthy and should not be supported.

Sadly, there are many such ministries and they are increasing all the more in this age of apostasy in which we live. Thus, generosity, by itself, is not enough. You also need wisdom, discernment, shrewdness, and a willingness to exercise self-control and to wait, so as to check people and situations carefully before you give. Then you will reduce the chances of being deceived or manipulated. Therefore, as well as being naïve to begin with, until I learned from many bitter experiences, my generosity itself became a problem to me.

That is not to say that generosity is wrong. Far from it. It is a great quality, which God will reward, even where it is exercised naïvely at times, as mine often was. But it is also true to say that God does not want you to *remain* naïve. He wants you to grow in discernment and in your ability *to weigh up other people's characters*, so that your giving is targeted more wisely, and only to people who are worthy. In part, He wants you to respond to His specific promptings, and not to mistake your own impulsive thoughts and feelings for His promptings, as I so often did.

But when you do get it wrong, God wants you to *learn* from those bad decisions and avoid making them again, or at least make them less often. It is unrealistic to think you can grow in any part of the Christian life, including the wise exercise of generosity, without making mistakes along the way. This side of

death, or the rapture, there is no alternative but to make them. Therefore, some of your learning will have to come from your errors and misjudgements. Indeed, I believe God allows (not causes) you to make those mistakes precisely in order that you can learn from them and not repeat them.

Thus, it is a much bigger cause for concern if your generosity is not large enough to cause you to make such mistakes as you grow in wisdom. If you had to choose, it would be far better to be generous, but naïve, than to be stingy and shrewd. However, even better than that is to be generous *and* shrewd. Then both your heart and your head act as they should, balancing each other and responding accurately to God's promptings. You cannot realistically expect to *begin with* both of those qualities fully formed, or indeed with either of them.

They both need to be grown and developed over the years, by regular practice, including trial and error, and from learning from your mistakes as you go along. Therefore, seek to develop *both* generosity *and* wisdom, not just one or the other. In particular, seek to grow in your knowledge and understanding of the ways of the wicked, both inside and outside the churches. In that regard, please refer to my Book 6.

I will now give a particular word of warning, which is usually only of relevance to those whose hearts are very generous, and whose heads have not yet caught up by developing a matching level of wisdom. That is that you need to beware of giving people more than *their* character can handle. If you give overly generously to an immature, carnal Christian then, even if he is not wicked, he may well respond to your excessive and unwise generosity in a carnal manner. I have done this many times, especially when I was in business and had far more to give.

I would give to certain people, only to find that it '*turned their heads*' and caused them to want, and then to expect, even more. They even became resentful, and imagined they had a basis for a sense of grievance, when I eventually saw my error and chose not to give to them anymore. Carnal people are quick to develop an attitude of entitlement, and to resent it when that is not met by ongoing giving at the level they have come to expect. Therefore, one sensible policy, which I learned from repeated bad experiences, is that it is wise to avoid giving by regular monthly standing order.

Churches and charities like these very much, and push for them, because it helps them to plan ahead. However, another reason why they like regular monthly sums is that it makes it harder for you to stop giving if your view of that church or charity alters. You may feel too embarrassed, or even too scared, to stop your giving once you have started and they are well aware of that. Therefore, it is much wiser, in my view, to save your money in a *giving account*, which you keep quite separate from your savings account. Then give irregular, ad hoc, one-off gifts from that giving account.

Instead of promising to give £X per month by bank standing order, give spontaneously, as lump sums. Do this in different amounts and at irregular intervals, spaced out by several months, or whenever you choose, *but not monthly*. In this way you prevent any sense of *expectation* or, even worse, *entitlement*, from ever arising in their minds. It is also less embarrassing, and less confrontational, for you to *stop giving*, or to *reduce* it if your view of that church or charity alters, or if you would simply prefer to give elsewhere.

You then give yourself far more freedom of manoeuvre and also maximise the pleasure that you get from giving. That is far better than feeling bound to continue giving, as per the status quo, to people or groups who have gone down in your estimation, or who have even begun to act improperly. The problems that come from giving people more than they can handle generally only arise if you are very wealthy or very generous, as you are unlikely otherwise to give amounts that are big enough to turn people's heads.

That small minority whose generosity greatly exceeds their wisdom, need to *restrain*, rather than increase, their generosity. At least, they must not allow it to run any further ahead of their wisdom than it already is. They must, at certain times, keep their own generosity under strict control and refuse to let themselves give until they have paused, reflected, checked things, weighed people up properly and,

above all, *prayed for guidance*. That includes asking God to tell you *not* to give, *or to give less*, if that is His will, rather than just assume automatically that he wants you to give a large sum.

If you are a really generous and “*cheerful*” giver, then you are likely to run ahead of God. If so you will give based on your own spontaneous impulses, and on the pleasure you get from giving, rather than in response to His leading. So, it is a rare problem, but if you are in that sub-category, as I was, then take note and learn to restrain that excessive generosity at times. You also need to put in place some wise safeguards to reduce the problems that flow from your misjudgements when they still occur, as they are bound to.

However, by far the majority of us are not in that sub-category. If so, our generosity does not need to be restrained, but rather to be *increased*, and sometimes to a very great extent. Stingy people may, or may not, lack shrewdness and discernment. But the lack of those attributes is not their main problem in the context of giving. Instead, their problem is *a reluctance to give adequately, or at all*, even to those who are worthy, and even where God is prompting them to do so. The main reason for that is that they simply *don't want to give*, primarily because they *take no pleasure from giving*.

If that is your position, and it is a very common one, then the answer is to begin by giving from sheer obedience, whether you enjoy it or not. That is you would need to make yourself give, even where you don't want to, and take no pleasure from it. As you do this, and keep on doing it, God will steadily change your heart and develop your generosity as a response to your *obedience*. You will then find gradually, over time, that the needs of others become more and more important to you. You will also begin to take pleasure from giving.

That pleasure will grow stronger and stronger as you keep on giving, and you will even begin to look forward to it with relish. That is a heart attitude which you should seek to develop in yourself. But you must also ask God to create it in you, and to increase it, because God says He loves generosity. That being so, how can any person who wants to become wise possibly justify *not* seeking to have a generous heart? It is an essential part of the character of any godly person. Therefore, if you don't already have a generous heart, then set about trying to get one, as a matter of priority, and don't stop until you do.

### **The folly of going into debt by borrowing for anything other than a house, car or business**

In the financial crisis of 2008 banks, companies, and millions of private individuals, were suddenly exposed as being insolvent, due to their reckless approach to risk-taking and especially to borrowing. The banks were then ‘bailed out’ at public expense, causing the UK Government, and many others, to build up an even more ridiculous level of national debt than they already had. But individuals were not bailed out, there being no way of helping them, except by greatly reducing interest rates. That punished all the savers, the very people who had been acting wisely, and whose savings had prevented our complete collapse.

As far as possible, you really need to avoid borrowing, except for the purchase of a house or car, or for the setting up or expansion of a business. Other than in those few cases, with rare exceptions, such as perhaps urgent healthcare, you should always live within your means. That means you live on your present income, avoid borrowing, and save up for any expensive item, doing without it until you have the cash to buy it outright. If more people had done this then the 2008 crisis, and the ‘credit crunch’ that followed, could have been avoided.

Ironically, after 2008, the banks went to the opposite extreme. Instead of pushing people to borrow, when they plainly could not afford to repay, they suddenly switched the tap off and would not lend at all, even to those who were fully creditworthy. Thus, even the stronger small businesses were denied help and many went under, due to the sudden cash flow crises which resulted from the banks’ overnight change of policy, whereby they reduced overdraft limits, called in loans, and refused to provide new ones.

If those businesses and individuals had been more careful in the years before 2008, borrowing much less, or even nothing, but rather saving up a cash reserve, they would have emerged unscathed. They would even have been ready to take advantage of opportunities to buy shares, houses and other assets which suddenly fell in value. That drop in prices was largely due to the fall in aggregate demand due to other people's sudden lack of cash and inability to buy. I would therefore urge you, as well as saving, to *avoid borrowing* wherever you can. If you absolutely must borrow, it should only be done:

- a) carefully, after much thought
- b) after doing everything you can to avoid, reduce or delay the borrowing
- c) only for suitable purposes which, other than emergencies, such as urgent healthcare, are for buying a house or a car or for use in your business.

Don't borrow for pure consumer items or for weddings, holidays or the like. Those should be saved up for, or done without, or scaled down in size, to match your means. There is a growing trend, despite the credit crunch, for lavish weddings, in prestigious venues, out of all proportion to people's wealth. They do it to keep up with others and meet expectations. However, it is far better to have a wedding which matches your means, and which is low key, or even entirely self-catered, if need be. Why not just have sandwiches and cakes if that is all you can truly afford?

It can all be done very modestly with the help of your friends or church, rather than in a posh hotel, or even a stately home, which then needs to be paid for for years afterwards. The Western nations (though not the Muslim ones) may have abolished literal slavery. However, where people get into debt, they put themselves into a kind of metaphorical slavery whereby their lives become controlled by the people to whom they owe money. Their freedom of action and movement is then so curtailed that it is as if they were the slaves of their creditors. Solomon spoke of this problem:

***The rich rules over the poor,  
and the borrower is the slave of the lender.  
Proverbs 22:7 (ESV)***

Having said all that about the folly of borrowing money yourself, it is, nevertheless, right that you should be willing to lend to others if they are in *need*. That does not mean lending money to people for silly or non-essential things, but only when they are in genuine need. Such lending is one part of how we are meant to care for the poor:

***<sup>7</sup> "If among you, one of your brothers should become poor, in any of your towns within your land that the LORD your God is giving you, you shall not harden your heart or shut your hand against your poor brother, <sup>8</sup> but you shall open your hand to him and lend him sufficient for his need, whatever it may be.***

***Deuteronomy 15:7-8 (ESV)***

### **The vital importance of paying into pensions, even when you are young**

This is linked to the subject of saving, but it is a sub-category thereof, because putting money into your pension is a very long-term project. The money cannot be taken out until (in the UK) you are 55 years old. Due to excessive spending, lack of thrift, and addiction to borrowing, an alarming percentage of the UK population are now doing little or nothing to prepare for their retirement, even if they are already in their forties, fifties or even sixties. They have no plan and are relying solely on the state pension to live on.

But, in the UK, that is far too small to enable you to live properly, in the absence of either large savings, or private pensions or both. I would therefore advise a radical rethink of your financial planning and priorities, even if you are only in your thirties, or even your twenties. It is never too early to start putting



money into your pension. I started private pensions for my children when they were aged only 9 and 7 respectively, and the capital value of their pension funds have been growing nicely ever since.

In fact, their case helps to make the point that the longer you can leave money invested in a pension fund, due to starting earlier, the less you need to put in to achieve the same final value when you retire. That is because the shares or other assets, such as real property, which the pension holds will very probably rise in real terms, especially if you can leave it there for decades. That will result in a far better outcome than where the money is all put in to the pension in a tearing hurry in your fifties or sixties.

Therefore, however young you are, start a pension plan now, even if only on a very modest basis. If you live in the UK I recommend that you do so through Hargreaves Lansdowne PLC. I have found them to be by far the best pension provider. It is all very easy to do. Just contact them, or some other company if you prefer, and set up a “*Self Invested Pension Plan*” (“*SIPP*”). This enables you to contribute lump sums or, better still small monthly payments, in line with what you can afford. Some companies impose a lower limit of perhaps £50 per month, but you can check that.

However, if you can't afford the minimum you could instead save up in a bank account until you have enough to pay in a lump sum. Then keep on doing that, again and again, as the years go by. Do also bear in mind that pension contributions are ‘tax deductible’. That means that the figure you pay in from your net (taxed) income is “*grossed up*” to your full pre-tax rate. This is achieved by the pension company reclaiming your tax from the Government (if you pay PAYE) or by you doing so yourself, in your next tax return, if you are a higher rate tax payer.

Thus, if you pay 20% tax then it only costs you £80 per month to put £100 into your pension – or £40 to put £50 in. But if you pay 40% tax then, if you put £60 in to the pension, you can reduce your tax bill for that year by £40. You can then either keep that, or put it into the pension the following year, thus reducing your tax bill yet again. Of course, it may not be possible for you to make pension contributions at the moment. You could still be a student, or have a young family, or be struggling to buy your first house. Or you could just have a very low income, or be a single parent.

In such circumstances, pension contributions may be impossible. However, the point at which they do become possible, may be much earlier than you assume, especially if your overall handling of money is not as it should be. If so, review the situation, cut back on spending if you can, and begin a pension, even at a very small level. That will focus your mind on retirement as you view your twice yearly statements and their projections of your likely retirement income. But even if you can only make tiny contributions for years, it is still important to get into this habit, and to give your fund the longest possible time to grow. Also, the very fact that you have one will cause you to make different decisions over the years.

You may choose to increase the monthly contribution each time you get a pay rise or a promotion, or when the kids start school or leave home, and so on. Of course, you must not go overboard with pensions. You still need to be able to live, give financially, pay your bills, save money and avoid borrowing, quite apart from pensions. However, with thrift, proper planning, self-control, and God's blessings in response to your giving, there is every chance that you will be able to start a pension far earlier than most people do. Indeed, many never start at all.

Some might object that paying into pensions and saving generally is “*not trusting God*” and that you should just “*rely on God entirely*”. That is super-spiritual nonsense, based on a misunderstanding of what faith is and what it means to trust God. He wants us to act wisely, and that plainly includes saving for ‘rainy days’ and also for old age, which is the rainiest day of all. To fail to do so because you claim to be trusting God instead is not faith, or wisdom. It is just presumption.

Why not apply the same foolish thinking to everything else the Bible commands us to do, such as sharing the Gospel and making disciples? Why not do nothing and say that you are trusting God to

share the Gospel Himself and to make disciples on your behalf. It is the same logic, and equally misguided. Earning, saving and investing money is not grasping. Neither is it failing to trust. It is wisdom. Above all, it is consistent with the commands and principles that are set out in Scripture.

**Even if you can't start a business, try get into a position where you could become self-employed in some way, in case the persecution of Christians worsens**

I shall set out some advice for that minority who are suited to setting up and running their own business and look at how to start, and run one. However, even if you don't have the skill or confidence to do that, at least bear in mind the possibility of one day having to go *self-employed* in some way. It could even be on a tiny scale, where it is just you alone, with no staff. I say this because the persecution of Christians is getting much more intense and all sorts of pressures are being put on Christians, by employers and professions, including on issues of conscience.

Many of us will find in the coming years that we either have to leave our jobs or be sacked for not complying with our employers' politically correct rules and demands, especially if we are in public sector jobs. Therefore, it would be wise to begin to give thought, even now, to developing some skill or trade, such as Paul had with his tent making. Then, if you do ever lose your job, or have to resign because of growing persecution, you can at least go it alone as a window cleaner, IT adviser, piano teacher, gardener, caterer, decorator or driving instructor, or doing needlework, car repairs etc.

The list of potential trades is endless. Therefore, you may be surprised to find that you do actually have some marketable skills, however small or obscure, even if you have never considered them to amount to much. If you can develop this skill now and start to practise it, perhaps on a part time basis, so as to gain experience, you will be better placed to know whether you can do it and whether you would be able to produce sufficient income to live on if the need arises.

At least begin to look into this, to take advice, and to make contingency plans. Then, if it does ever come to it, you would be ready to launch yourself in that trade on a self-employed basis. That is far better than leaving it until the crisis is actually upon you, and you have already lost your job, before you even start to give any thought to an alternative way of making a living.

**Setting up and running your own business**

The advice I shall give here is not aimed at everyone. I personally believe that only about 10-15% of people are suited to run their own businesses and have the necessary character, confidence, personality, skills and experience to do it. However, it may be that you are, or could grow to be, amongst that group, even if you don't currently realise it. Probably 85-90% of people were created by God in such a way that they cannot be the number one person in a business, not even in a small one. They need a boss who can be the spearhead, take the responsibility, and make the final decisions.

That is OK and there is nothing wrong with remaining as an employee until you retire, albeit perhaps as a senior one, with supervisory or managerial responsibilities. You would just not be the ultimate owner or final decision-maker. However, if you are in that minority who *can* do this, or if you think you could be, and are beginning to consider it, I would urge you to look into it open-mindedly. Do so over a lengthy period of time, and don't exclude yourself hastily prematurely, or without proper thought.

I began my working career aged 21, having also had many summer jobs before that. I then grew in seniority, confidence and skill as an employee until I was 33, when I became a 'salaried partner' in a law firm. That is essentially a glorified employee, with the title of partner, but no capital ownership and, usually, no vote on major issues. Then, when I was 34, I became an equity partner, with a one-third share of the ownership of the firm. The next three years, until I was 37, gave me very valuable experience in running a business, as I was both head of Litigation and Managing Partner.

## Never go into business with an unbeliever

I learned a huge amount from doing those jobs, both from the things that worked well, and also the mistakes I made. However, the biggest error I ever made was to go into shared equity ownership in the first place with two men who did not share my Christian faith, or my world view, or have the same values or goals. One of them was actually a Freemason, which I already knew to be very wrong before I entered into that partnership. I shut my ears to God's warnings, because I wanted to accept their offer and naively thought I could handle them.

I learned a lot, and did well, and my department grew until it was bigger than the rest of the firm combined. However, it all ended badly. I tell the story in Book 2 and Book 6 and I would refer you to those for more detail. The short version is that I caught the Freemason forging an invoice on the firm's letterhead, in order to get the client to pay him directly, instead of through the firm. I challenged him on this but, instead of supporting me against the Freemason, the Senior Partner joined with him against me.

The two of them then voted to expel me from the firm, essentially for having exposed and challenged the second partner. They also invented or exaggerated a host of false allegations against me to justify not repaying me my one third equity stake. I never got it back because I had to choose either to sue them over a period of 2-3 years, at huge cost, or to set up a new firm of my own. I had not got enough money to do both. So, having commenced legal proceedings, I had to abandon those, which was extremely painful.

I also never got the chance to sue them later, when I was successful in my new firm, not even when I had sold up in order to become a Bible teacher. By then, they had both gone into bankruptcy, which I think was God's judgment upon them for what they had done to me, and to others, over the years. However, the point is that if you are a genuine Christian, as opposed to a nominal churchgoer with no deep convictions, you will face severe problems if you go into shared ownership with unbelievers.

That would still apply *even with people who claim to be Christians, but who aren't as sincere or committed as you*. In either case, but especially with outright unbelievers, there is inevitably going to be a clash in terms of your approach to running the business, recruitment, handling staff and ethical issues generally. There may also be a difference of view as to how much to pay yourselves as owners and how much of the profit to leave in the business as "*retained profit*" (see below). The key point, however, is that there will inevitably be a mismatch of some kind.

You will not fit in with each other, because you have been *mismatched with unbelievers*, which apostle Paul tells us never to be, and not only in the context of marriage. It also applies in any other situation in which there needs to be close working relationships, shared ownership and genuine trust and confidence. Those things simply can't be maintained if your business partners don't have a Christian faith which is as strong and genuine as yours and/or if their vision for the business differs from yours in any important way:

***<sup>14</sup> Do not be mismatched with unbelievers. For what partnership have righteousness and iniquity? Or what fellowship has light with darkness? <sup>15</sup> What accord has Christ with Be'lial? Or what has a believer in common with an unbeliever? <sup>16</sup> What agreement has the temple of God with idols? For we are the temple of the living God; as God said,***

***"I will live in them and move among them,  
and I will be their God,  
and they shall be my people.***

***<sup>17</sup> Therefore come out from them,  
and be separate from them, says the Lord,  
and touch nothing unclean;  
then I will welcome you,***

***<sup>18</sup> and I will be a father to you,***

*and you shall be my sons and daughters,  
says the Lord Almighty.”*  
*2 Corinthians 6:14-18 (RSV)*

Paul's words are very clear. They plainly apply to marriage, and to membership of apostate, unbiblical churches with insincere leaders who teach false doctrine. However, the point also applies everywhere else, including shared business ownership, where total trust, an equivalent vision, and the same ethical values, are needed. Indeed, in all of my observations of law firms over 30 years I have also seen bitter conflict arise amongst unbelievers, and *even where all partners purport to be Christians*. They too can be mismatched if they are not on the same 'wavelength' spiritually.

### **Ideally, don't share equity ownership in a business with *anybody*, even if they are a real Christian**

It is very hard for any business partnerships to stay together, even at the best of times, due to there being so many potential areas for disagreement, and so much real or alleged wrongdoing amongst the partners. I have seen countless law firms split up, sue each other, demerge, or fall apart and go bust, primarily due to differences of vision and *inability to trust each other* or work together amicably. So, this is a problem which does not only apply between Christian and non-Christian partners. It applies wherever there is shared ownership, *whoever the partners are*.

It is different in a large public company, where the owners are thousands, or even millions, of anonymous shareholders. The company is then run by its directors and by layer upon layer of managers under them. In such businesses the ownership is much less personal. In fact, there is no real sense of shared ownership at all. Even the Managing Director or CEO is, effectively, just a glorified employee of the shareholders, albeit a very senior one.

So, my *general* advice to anyone considering going into partnership in a small or medium sized business, unless they have *very good reasons* to feel able to put complete trust in their future partners, is to avoid all offers of shared equity ownership, *even with genuine Christians*. That is the case whether the business is in the form of a partnership or a company. I would strongly recommend instead that you go into business by yourself, or perhaps with your wife or husband as a business partner, and that you do not accept anyone else as an *equity* partner.

### **If you go into business with your spouse, try to arrange it so that only one of you can be sued if the business fails, rather than both of you**

However, there is also a quite separate problem with being in business with your spouse, even if you are very happily married, which is that the business could fail and/or you could both be sued. Therefore, my advice is that you should try hard not to put yourselves in a position where *both* of you could become liable at the same time to any creditor, regulator or opponent. They might then choose to sue or prosecute both of you for something that the business does which creates a debt or civil liability, for example a personal injury or some negligence claim.

That being so, it may be wise for you and your spouse to keep your assets separate from each other and away from the firm's potential creditors. Then only one of you would be sued, or have to go into bankruptcy, if the business should fail, or if legal proceedings are brought. The way to protect your assets, is for *only one of you* to officially trade, enter into contracts, or borrow from banks. Then, while one spouse runs the business, as its official owner, the assets of *the other spouse* are all kept separately, in their sole name, and outside of the business.

Accordingly, if the one running the business is sued, or goes bankrupt, any assets which are in the hands of the *non-participating* spouse will all be beyond the reach of the creditors of the firm and will therefore be preserved. However, for this tactic to succeed, the separating of the assets needs, ideally, to have

occurred *before* any contracts are entered into or any liabilities are incurred. Otherwise the steps you take to protect your assets might be set aside by a court. The best time to do it is before you start the business. But, if that has not been done, then do it now, at the earliest possible time.

If your spouse needs to work in the business, then make sure they are only ever an *employee*, never a *partner*. Then, if the business does ever fail, or if you become liable in some way, only *you* will be liable to pay out, not your *spouse*. Then, he or she keeps all their own assets, other than those which have been put into the firm itself, and you alone will have all the debts and liabilities. In such a situation, those creditors or litigants who are suing you will hit a brick wall. Legally, they can only make a claim against you, and therefore your spouse's assets are safe from them.

In this way, if your business should fail, you would be well placed, as a married couple, to start another business immediately afterwards, because at least your spouse's assets will have been preserved. The next time around you might possibly have your spouse heading it, at least notionally, while *you* operate as a mere employee of your spouse. That is something which you can still do even if you have had to go into bankruptcy. In other words, if you take this approach, an attack on the business can then only bring down one of you, not both, and the one who has been bankrupted can still carry on, albeit as an employee.

If you operate in this way, then creditors or litigants can only seize the assets of one of you at most, plus any assets that have been put within the company itself, and which may have been classified as belonging to it, rather than to either of you, such as plant, machinery etc. But they can't go for those assets which your spouse has been holding, separately from you, and outside of the business. Those are beyond their reach. This is really important, because business failure is a far bigger likelihood than you might imagine and a high percentage of brand-new businesses go bust in the first two years.

### **Some advice about starting your own business**

When businesses go bust, it is not usually due to being unprofitable. Many failed businesses were highly profitable. The main cause of their demise is *cash flow problems*, usually due to inadequate planning, excessive borrowing, bad decisions, overly rapid expansion and unwise recruitment. Another cause is taking on excessively large or difficult contracts, before the firm is ready to cope with projects of that size, urgency or complexity. Accordingly, if you are considering starting your own small business, here is some advice I would give:

1. Plan well ahead, preferably long before you actually start the business. Try to anticipate, prepare for, and solve in advance, as many potential problems as you can foresee. The earlier you start to do this, and the more potential problems you can foresee and provide for, the easier and safer your first two years will be, and those years are crucial to your survival.
2. Save up as much money as you can before you begin, even for many years beforehand, so that you can, ideally, survive without the help of banks for up to two years, or preferably more.
3. Before you start the business, reduce your expenditure at home so that the amount you need to 'pay' yourself each month is kept to a minimum. Continue this frugal policy for as long as you can, even after the business has begun, so as to reduce the pressure on cash flow.
4. If it is absolutely essential to borrow money, then see whether you can get loans from family or friends. Even promises of future help, if needed, i.e. informal 'lines of credit', can be very useful. These can be agreed in advance *in case they are needed* during the first two years. Even knowing that these funds will become available later if needed will give you confidence. It will also prevent you needing to go to banks, who are, in any case, of little use, as they are likely to turn you down flat. At least it may delay the need for banks until later, when you can prove that the business is profitable and well managed, and that it only needs cash.

5. Be aware that when they are dealing with new-start businesses, banks are notoriously negative and unhelpful. It has been said that they only lend out umbrellas on dry days, and demand them back immediately if there is any sign of rain. I have found that adage to be true. Therefore, it is wise to be realistic about how banks operate, even before you begin, so that you aren't caught out.
6. Start small and grow slowly. A solid start, followed by a thorough, patient build up, are the hallmarks of a business that is operating in the Spirit, in accordance with God's style and principles. However, a business that grows rapidly at the start is very probably a 'work of the flesh'. It would, almost certainly, be operating on the basis of the proprietor's impatience and impulsiveness, because God never rushes any project. He always proceeds at a steady pace, at least to begin with.
7. Be slow to recruit staff and extremely thorough and careful during the selection and interview stages. Only set them on if they have worked with you for a paid trial day, or preferably a whole trial week, so that you can see them in action, actually doing the job. That is totally different from judging people solely by CVs and interviews, however thorough or discerning you may think you are.
8. Even after you appoint someone, tell them clearly that they are *on probation* for a whole year and that they must prove their effectiveness, faithfulness and reliability during that time or they will not be kept on. Be very open about this *and mean it*. Never be afraid to dismiss people who simply don't meet your standards, even where there is no misconduct. Far too many employers keep staff on who ought to be let go, either because they fear confrontation or because the person "*isn't that bad*". However, you must not keep anybody on just because they are "*not really bad*". To stay with you they need to be *good, or in fact excellent*. Don't settle for less, however hard it is to find good staff.
9. Limit the size, urgency and complexity of orders that you take on during the first two years, when your firm is small, the staff are few in number, and their skill and experience are not yet fully developed. Be willing to literally turn work away if it is going to be too big, too complex, or too urgent for you to handle. Biting off more than your firm can chew may well destroy the business. This kind of restraint is easier said than done, as large or high value contracts are so tempting. Even so, resist it and control yourself. Deliberately slow down your firm's rate of growth so that it is manageable.
10. Another reason for not letting any single contract be too big is that it is dangerous to allow your firm to become dependent on one customer or, even worse, on one contract, in case it goes wrong, or *they* go bust or become unable to pay. That can leave you with a cash flow crisis, a big hole in your 'order book' and perhaps the sudden need to lay off some of your staff. The risk is far less, and is spread more widely, if you have a lot of small customers rather than a few big ones.
11. Set out from day one to build the capital value of the firm, as far as possible, *by retaining profit* rather than by borrowing, or even by accepting investments from others. The fewer outsiders who have a stake in your business, or any kind of power or control over it, the better. Ideally you want them to have *no say at all* in what you do. Then you are free to make all your own decisions for yourself, whenever and however it suits you.
12. Likewise, do not accept any equity partners, either at the start or at any stage thereafter. Always keep the entire equity ownership in your own hands, even if that means the firm must stay smaller for longer. If that is the case, then so be it. I can assure you, from painful experience, that remaining small, even permanently, is far better than sharing ownership.
13. Retaining profit means that you might be able to see that, on paper, you have been making a profit of say £10,000 per month in the first six to twelve months. If that is so, you need to make sure that you *actually pay yourself much less than that*, however high or low the profit may be. Ensure that

as much as possible of it is left in the business each month. Then the value of the balance sheet rises, but in such a way that borrowing is either avoided or minimised.

14. By deferring spending the profit until later, preferably until many years later, when you sell up and retire, you will be able to survive any lean spell. Such difficult times are likely to occur in the second, or even the third year, especially if by then you have begun to grow the business. That early period is a really dangerous time. The more 'fat' the firm has stored up, the safer you will be, and the more easily you will be able to survive the cash shortages that would finish off other firms which are less cautious.
15. Even in the third, fourth and subsequent years, or even indefinitely, keep on and on retaining profit and not drawing it all. Ideally, you want to get to a place where you have zero debts. If so, no bank can make demands of you, or tell you what to do, or even close you down, when it takes the notion. The more undrawn profit that you retain, the stronger the firm will be financially. Also the more quickly you will be able to take advantage of opportunities for growth, or for re-equipping or investing in the business, when you deem the time to be right. And you won't need the permission of any bank to do so.
16. Show total integrity at all times with staff, customers and suppliers. Keep all your promises and never deceive, manipulate, short-change or double cross anybody, even if you can be sure they will never find out. God sees everything and has said that He hates a crooked measure, or any form of lies or sharp practice. Remember also that He operates in accordance with the law of sowing and reaping, as we saw earlier. Therefore, ensure that all your dealings, with anybody at all, are such that you would *want* them to be multiplied and sent back to you by God, because they will be.
17. Once you have got through the first two or three years, or longer in some cases, the time may well come when you have the opportunity to expand. You may even feel it is appropriate to take some calculated risks in order to grow and to increase your profits. When you do this, you need to ensure that the risks you take are very carefully considered. Nevertheless, be willing to take such risks *if* the odds are stacked sufficiently in your favour, *and* if you have enough retained profit in the firm to enable that expansion or project to fail without destroying the firm.
18. There is a time for everything. The first two to three years are for playing it safe and getting solidly established. But after that the time for risk-taking may come, provided you are not forcing it to happen prematurely. When that time genuinely comes, go for it and do not be afraid. Excessive caution, when it is the time for seizing opportunities, will hold you back and prevent your growth. There are always clouds somewhere in the sky but, *provided the firm is ready*, you must not be excessively risk averse. Don't let the existence of potential dangers, which are always going to be there, stop you from going forward *when the time is right* to do so. As Solomon said:

***He who observes the wind will not sow,  
and he who regards the clouds will not reap.  
Ecclesiastes 11:4 (ESV)***

19. Even if your firm grows and succeeds, do not let any of it go to your head. Never allow yourself to become proud, haughty or pompous or to treat people with disdain. Keep your feet firmly on the ground, humble yourself, and treat people the same way as you ever did. Never take on any airs or graces or imagine yourself to be important. Many successful people can handle the pressures of starting a business, and even the problems of failure and struggle, but they cannot cope with success and they allow their character, and their manners, to be affected by it. Never let that happen to you.
20. Likewise, if you do succeed, don't ever allow yourself to fall in love with money. A good way to avoid that is to keep on increasing your giving as your profit increases. In that way, your generosity goes up and up in line with your success, which will help to keep your heart tender and generous. King David put it well when he said:

.....*if riches increase, set not your heart on them.*  
Psalm 62:10(b) (ESV)