


Finance Seminar

(Hosting Shane Willard)

 Audio Transcripts of Sunday Sermons

Smashwords Edition

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Finance Seminar (hosting Shane Willard)

Shane Willard offers a unique Jewish/Hebraic perspective for Christians on Finance and Giving. Shane is mentored by a pastor with rabbinical training, and teaches the context of the Scriptures from a Hebraic perspective. This perspective helps people to see God's Word in a completely new way and leads them into a more intimate relationship with the Messiah, Jesus Christ.

[Finance \(1 of 2\) \(Shane Willard\)](#) There's a great cure for poverty, it's called get a job, work hard. God never set himself up as the cure for laziness, or the cure for stupid. There is no supernatural, super-spiritual thing that over comes a lack of hard work or laziness. We've got to be wise, which means staying out of debt, not putting money in things going down in value, not trusting the government to do it for us, live on a budget, take charge of your finances, show self-control! To know God, is to take care of the poor and the afflicted. Tsedaqah (Hebrew) is introduced, equating Righteousness with Generosity/Charity

[Finance \(2 of 2\) \(Shane Willard\)](#) We're called to live on a circle in a square. A circle inside of a square is 79%. The math from the commands matches the illustration from agriculture. 2.5% is put in the hands of the Priest; then a tenth is given to the church; and a tenth for yourself, in the form of savings, but one third of that is given to the poor. He doesn't want you just to go to heaven one day, he wants you to bring heaven to earth now. If your first fruits are in the right hands, your finances can't die. You sanctify everything else in your life by honouring the lord with your first fruits.

James 1.26 If anyone considers himself religious and does yet not keep a tight rein on his tongue, he deceives himself and his religion is worthless. Religion that our God our father accepts as pure and faultless is this; to look after orphans and widows in their distress. The religion our father sees as pure is generosity.

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There's a great cure for poverty, it's called get a job, work hard. God never set himself up as the cure for laziness, or the cure for stupid. There is no supernatural, super-spiritual thing that over comes a lack of hard work or laziness. We've got to be wise, which means staying out of debt, not putting money in things going down in value, not trusting the government to do it for us, live on a budget, take charge of your finances, show self-control! To know God, is to take care of the poor and the afflicted. Tsedaqah (Hebrew) is introduced, equating Righteousness with Generosity/Charity

Anytime that you bring up the topic of money, you open up all kinds of things - people get really irritated; and they instantly go: is this law, or grace? The short answer to that is: it's all Grace.

If I can make a point: other than food and money, people don't have a problem with the Old Testament at all.

If I were to say: the topic for the seminar today is “don’t be sexually intimate with your mother”, that’s in Leviticus 12, it’s a command: don’t be sexually intimate with your mother. But that verse is nowhere in the New Testament; and I guarantee you no one would say: wait a minute, you’re putting us under law!

Even though it’s nowhere in the New Testament, if I were to say: the topic of today’s lesson is “Don’t burn your children in Fire”, I guarantee you no one would say: wait a minute, you’re putting us under law!

Let me just handle the law and grace thing... Even in the oldest, of the oldest, of the Old Testament, your forgiveness was never found in keeping the commands; your forgiveness was found in putting your faith in God’s faithfulness.

They put their faith in a lamb, and they were forgiven. How are we forgiven: we put our faith in a lamb! Same - old & new – no difference, forgiveness came by faith, through grace.

The commands were never intended to forgive sins; but to show forgiven people how to live. This is not about law at all, this is about how God intended for us to live the best sort of life.

We have to ask ourselves some core belief questions, and that is this: if I’m willing to trust God with my eternal soul; what is it about money that I don’t trust him with? We trust him with something as big as eternity, but when it comes to money there’s something in us that wants to hoard.

God actually instituted a ‘divine order’, of handling money; a ‘divine order of giving’; or ‘divine order of living’.

He actually instituted a divine order of handling money, and he intended it to create the most blessed group of people in the history of the world.

Did it work, yes? You have a group of people, which make up less than 1% of the world’s population; yet they have 30% of the world’s wealth. They’re on to something!

We’re going to have five main points today. Let me just give them to you all at once: #1) Work; #2) Wisdom; #3) Honor; #4) Knowing God; #5) Tzedakah.

Financially, first we have to institute a couple of things; #1 Work.

God never designated himself as the cure for laziness. As a matter of fact, in the Torah, there is a certain disdain that God has for laziness. He actually deplors it. So God never set himself up as the cure for laziness.

There’s a great cure for poverty, it’s called: “get a job; work hard”. There is no supernatural, super-spiritual thing that over comes a lack of hard work or laziness.

We've all been taught to tithe? We've been taught that: if you tithe, it opens the windows of heaven – is that true? Sure, but is tithing the cure for laziness – no!

People say: "I've tithed, but God isn't blessing me?" Yes, but you're sleeping until eleven! You're not doing anything to gain a skill that's marketable!

There are things that you have to do in the natural that you can't overlook; you have to work hard! In the age of the Jewish world, they worked six 12-hour days; and they still sort of carry that today. They worked six twelve's; we work five eights - and we're worn out.

They worked $6 \times 12 = 72$; we work $5 \times 8 = 40$; so take god out of it, and you already have 32 man-hours a week, of production, more than what we do. There's a side to favor that's spiritual; but there's a side of favor that's very natural. Have you ever noticed that very-prepared people are 'luckier' than unprepared people? So is it really luck? No, it's preparation. So #1, work hard! Work Hard.

#2, Live in Wisdom. Let me say this: God is not the cure-all for laziness; nor is He the cure-all for stupidity.

God is not the cure for stupid. A stupid and selfish act on your part does not constitute an emergency on God's part. If you do something stupid, or if you do something selfish, it does not constitute an emergency on Gods part.

Let me give you an example of what I mean (outside of finance). At this church, we believe in the Power of God, correct? We believe in God's power to: Deliver, Save, Heal, Restore, and Redeem all things? Would you rather pray for someone, for a miracle; or would you rather see them prevent the need for the miracle?

Now I'm all for miracles - sometimes people face things that they did not deserve; they did not set up; they did not make decisions to sow into; and those are the people that we want to believe God to touch.

And we really want to believe for God to touch all people, regardless of if it was their fault or not; but to smoke 3 packs of cigarettes for 30 years, and then make prayer for lung cancer, that's a little bit more preventable – are you with me?

Do we want to see God heal lung cancer, yes! But we would rather see you give up smoking at 22; so at 52, you're not in that situation. So in other words: do all you could do... wisdom!

Let me just give you a couple of points that they have: they work hard; they stay out of debt. They don't borrow money; and they particularly don't borrow money on things going down in value.

If you're paying 8% interest on something that's losing 20% of its value a year, that's a real problem. A car is a good example of that. There are some cases where getting a new car is ok, but in 90% of cases, a new car is going to lose 50% of its value in the first 3 years.

If you buy something for \$40,000, and in 3 years you know it's going to be worth \$20,000, you have to know that's not the best choice.

If I said: I have a business proposition for you. I want you to give me \$40,000; and in 3 years I promise I will give you twenty back - are you going to do that? Of course not right? Anyone want to play? Of course you would never do that; but what if I said: you give me forty, and in 3 years I will give you twenty; but in the meantime, I'll let you drive a really nice car. Um, ok.

Now I'm all for nice cars, I have a nice car; but what I'm not all for, is: borrowing money going on something going down in value; or putting too much assets in the things going down in value.

The combined total of your toys, what I mean by toys is: anything with wheels; or has to get where it's going with wheels. If the combined total value of all of those things is more than half of your income, then even if you own it, you can't really afford it. Even if you don't owe money on it, there's too much of your liquid ability in something going down in value.

We have to have wisdom. Don't borrow money; if you can't afford it, save. If you can afford it, make a commitment that: I'm going to save until I can afford it; and in the time that it takes you to save, you'll realize: you don't need it; and it will save you a lot of heart-ache!

So #1 for Wisdom: Get out of Debt!

#2, Save! It was biblically mandated, a biblical command, to save 10% of your income. They saved 10% of their income, their whole life.

Let me show you how smart God is. If you're over 55: if you had saved 10% of your income your whole life, how much money would you have now?

Financial people tell me: if someone saves from 18-30 and then stops, they'll have more money; than someone that starts at 30, and saves until 60; because of compounding interest, and the rule of 72 (your money will roughly double every 6 years).

So those first 12 years get you two extra doubles at the end, which makes up from anything earned. It's not a matter of amount, it's a matter of time, a long period of it. It was a biblical mandate to save money, 10% of your income.

I thank my God in heaven, on a regular basis, for my mother. My mother made me save 10% of my income, from the time I was 4.

When I was 4 years old, she opened a bank account for me; mom would drive me to the circle-K, we would go in; and mum would ask for 10 dimes. Out of those 10 dimes, I had to put 10c in the offering plate; and I had to take 10c to the bank.

She would actually drive me to the bank, and teach me how to fill out a deposit slip; then let me hand it to the teller with 10 cents in it – she taught me how to do this. From the time I was four, I have always saved 10% of my income.

I don't want to get too god-area, but I just want to tell you the power of that. That even from 4-25, when I was 25 years old I crossed the \$100,000 mark.

Now it's in something I can't touch until I'm 60, alright... You'd have to put up with me until I'm 60 to get it! To have \$100,000 at 25 is a fair whack of a good start, isn't it?

So to have wisdom: don't borrow money; save.

Here's another one under wisdom: don't trust the government to do it for you.

Let me share this scripture with you, from someone we would consider a hero; but he made a mistake; he's still considered a hero because all people do make mistakes. It's Joseph – it's in Genesis 41:33-36. Joseph is in prison, and he is able to interpret the dreams of Pharaoh.

Pharaoh has this dream, which tells him is that: there's going to be 7 years plenty; followed by 7 years of famine. He asks Joseph: what do we do about this?

This is Joseph's answer: "Let Pharaoh look for discerning and wise man, and put them in charge of the land of Egypt". I love it!

Have you ever said something that has an underhand meaning, like Joseph said in front of the Pharaoh? He's still an inmate, and Pharaoh says: what should I do about this Joseph? And Joseph's like: if only there was a wise man you could trust to take care of this... I love it!

"Let Pharaoh appoint commissioners over the land, and take..." Everybody say "take"! "...Take a fifth of the harvest of Egypt, during the 7 years of abundance."

So what did Joseph do? He instituted a 20% tax. So instead of making a rule/law that everyone has to save 20%, and store it up in their own barn; he says: no, let the government take it.

Presumably, if we take 20% over 7 years, we will have enough to provide for our people at the end. And that sounds good at first, but it never works!

Everything the government ever tries, fails, at least in America. Maybe in NZ government is better, but in America everything they have done fails. Amtrax broke, the post office broke, now they want to run healthcare – are you kidding me?

So it says: “they should collect all the food from these good years, and store the grain under the authority of Pharaoh”. In other words: the government will take care of it, to be kept in the cities for food.

“This food should be held in reserve, for the country, to be used during the 7 years of famine (now this all sounds like a good idea) that will come upon Egypt, so that the country may not be ruined by the famine”.

So Joseph says: the government’s going to take 20%, and save it for the people; so when the famine hits, we will be able to take care of them.

This whole story ensues, about his brothers and things; and finally the 7 years of famine comes around, Genesis 41v56-57.

“Now when the famine had spread over the whole country, Joseph opened the storehouses, and sold grain to the Egyptians”.

Sold? So he took it from them, and then he sold it back to them; what a great business plan! Um, I’m sure he had good intentions at first; but eventually what happened is really, really not good.

It says that he collected so much grain, that they quit measuring it, because it was pointless. 20% of everybody’s harvest, for seven years! They quit measuring it because it was pointless...

“...and he sold grain to the Egyptians, for the famine was severe throughout Egypt, and all the countries came to Egypt to buy grain from Joseph, because the famine was severe in the world.”

So not only did he sell them at a profit to other countries, he also sold it back at a profit to the people he took it from to begin with.

Genesis 47v13-21 tells you the end of the story. It says: “there was no food in the whole region, because the famine was severe. Both Egypt and Canaan wasted away because of the famine; and Joseph collected all the money that was to be found in all of Egypt and Canaan in payment for the grain they were buying”.

In other words, he took it from them; then sold it back to them until they ran out of money – all the money was gone, in payment for the grain they were buying. And he brought it to Pharaoh’s palace.

When the money from the people of Canaan and Egypt was gone, all Egypt came to Joseph and said – give us food. In other words: give it to us for free now, c'mon seriously, we're starving! “

“Why should we die before your eyes, our money is now used up.”

“Then bring your livestock”, Joseph said. “I will sell you food, in exchange for livestock, since you're money's gone. So they brought their livestock to Joseph, and he gave them food in exchange for the horses, sheep, goats, cattle, donkeys, and he brought them through that year with food, in exchange for their livestock”.

So first he took all their money for the food (that he took to begin with), and then he took all their livestock, and everything they had.

Now watch what happens – “when that year was over, they came to him the following year and said – we cannot hide from our lord the fact that since our money is gone, and our livestock belongs to you, there is nothing left for our lord except: our bodies; and our land”.

“Why should we perish before your eyes, we and our land our land. Buy us, and our land, in exchange for food; and we, with our land, will be in bondage to Pharaoh. Give us seed, so that we may live and not die, and that the land not becomes desolate.”

So Joseph bought all the land in Egypt, for Pharaoh. The Egyptians, one and all, sold their fields, for the famine was too severe for them; and the land became Pharaohs, and Joseph reduced the people to slavery!” Joseph reduced the people to slavery.

In other words, you can't trust the government to do for you, what God has called you to stand up and take responsibility to do for yourself.

Let me make one more wise observation: Jesus might not come back in your lifetime. It is better to be prepared, than to hope for that. You want to play Russian roulette with your whole financial future, over a theological concept that you have no idea when it might come to pass?

We have got to be wise. #1, we've got to work hard. #2, we've got to be wise, which means staying out of debt.

It means not putting money in things going down in value. It means not trusting the government to do it for us.

It means all kinds of other things: it means live on a budget. Take charge of your finances; show self-control.

If you want a good book on that, the best book I've read is called "The total money maker", by Dave Ramsey. It will really help you a lot with those practical things. It has budget worksheets, and all kinds of things in the back of it.

So #1, Work; #2, Wisdom - stay out of debt; don't put your money in things that lose value; save 10% of your income - don't trust the government to do it for you.

#3, Honor. You want to stay within your calling, and your strengths; and you want to honor strengths and callings of other people.

Without going through the whole scripture, one of the things that stand out for me, from the story of David and Goliath: David is a shepherd, and the issue with David is the plan-o-graph.

You guys remember the plan-o-graph? How big is David on the plan-o-graph, and how big is Goliath? Goliath was like 9 foot 6; but the idea that David was some kind of small, puny guy is not true.

David was a shepherd, he was a tough man, he was a man's man. He killed a lion and a bear with his bare hands! This guy is not someone you would just go mess with.

Goliath is challenging the armies of Israel, and he's blaspheming God. David goes to Saul and says: are you just going to let him do this? I'll go handle this...

I would say that David was probably a little bit hot-headed... David said: I'll go handle this, no problem, let me at him.

Saul says: we'll, if you're going to go at him, at least wear my armor, right? When David put the armor on, did it say that David couldn't use it, because it didn't fit? No, it says: David couldn't use it, because he wasn't used to it - it wasn't his tools.

It says: Saul was a head & shoulders taller than anyone else in the land; so David must've been a pretty big dude, for them to think that they could even possibly fit him into the armor.

This issue wasn't that it didn't fit; the issue was that it wasn't his tools. David was anointed to be king, but it wasn't his time, his calling was still a shepherd.

So he goes down and gets five smooth stones, and this is what it says: and he put it in his shepherd's bag. So when he goes to face Goliath, what does he look like? A shepherd - he's got a staff, he's got his shepherd's bag, which had the sling, and the five rocks.

If you go back to read the story, this is what it says: "and Goliath was enraged, and he said am: I a dog, that you are coming at me with a stick (which is a staff)?"

Goliath chose to dishonor what David's calling was. Goliath chose to dishonor and disrespect what David's calling was - and ultimately it was his downfall.

David chose to stay within his calling, and it ultimately ended up resulting in victory for David, and the entire situation, and ultimately the nation of Israel.

Listen, one of the most destructive things you can do financially, is live in such a way where you always wish you were somebody else. If only I had this gift, if only I had opportunity, if only I had this education, if only...

Hold on, we've got to come back to a point of belief here. Do you really believe that God has already put in you everything you need for life and success and winning in abundance?

One of the Ten Commandments says: "don't covet anything that is your neighbors" - anything that is your neighbors!

There are people in this room that would never get up in front of people and talk, because they'd be too scared; but those same people are the ones who can run business, and without them, I can't even operate.

What I see is: a bunch of people with callings, and gifts, and talents, and personalities that I need to choose to honor; and it would be futile for me to live my life wanting to be like you; and it's futile for you to live your life wanting to be me.

One of the keys to financial success is: honoring what God called you to be; by seeking it out, discovering it, being introspective, going through a process where you guess just what your talents and personalities are; and then finding something in the centre of that to make your living.

So #1, work hard! #2, be wise: get out of debt; save money; don't put money in things that are going down in value; don't trust the government to do it for you. #3, honor.

#4, Knowing God! Matthew 22:37-40, someone has asked him: what we need to do to inherit eternal life? There's this discussion about how to read it; and then finally there's this question:

"What's the greatest command"? Can you summarize your holy yoke in one sentence?

Jesus says: "Love the lord your god with all your soul mind and strength - this is the first and greatest commandment, and the second is like it, love your neighbor as yourself. All the Torah and the prophets hang on these commands".

In other words, either: memorize the entire Old Testament; or, just do those two things.

Here's the issue: for us, we tend to think of 'loving God' and 'loving people' as two things. What's your goal in life? I want to love God, and love people.

Actually, in the literary formation of the senate, as well as just in their thought, 'loving god' and 'loving people' is exactly the same thing.

To them: loving people is loving God; and loving God is loving people. That it is impossible to say: you love God, if you don't love other people.

It is also impossible to hate other people (or have animosity between yourself and other people), and then say you love God.

It is also impossible to be a generous, loving person towards other people; and not somehow learn the love of God in the process.

That loving God IS loving people; and loving people IS loving God; to them, you can't separate the two.

I was sitting with a rabbi once (not my rabbi, I just got on a plane), and he said: Shane, don't you understand, that in Jewish culture, it's impossible to be righteous and greedy - you just can't do it.

You can't say you love God, and then turn your back on a hopeless person. The way you love God is the way you love other people; and the way you love other people is loving God - the two things are intertwined.

Now in the bible, you're going to see a lot of phrases like, 'the kingdom of God', 'the kingdom of Heaven', even as sometimes you see 'inherit the land' - all these phrases are the same as that phrase.

The word Heaven sometimes refers to a place, like a place we go, the abode of Heaven. But other times, Heaven is a euphemism for God, because they didn't like to say the name God.

Even today, you might get an email from a messianic Jew, and they spell God, G (hyphen) D. They don't want to completely articulate the idea of God; so what they did is they called it Heaven.

So sometimes, the bible might say: "you have sinned against Heaven" - that's just a euphemism for: you sinned against god.

So the kingdom of heaven, the kingdom of God, it was a euphemism, not for where you go someday; it was a euphemism for: what would your life be like, if God was in charge of it now, here, now, today?

What would it be like, if God was the ruler, and the reigned over everything in your life. If everything in your life was brought into the light, and darkness was dispelled; what would your life look like then? That was the kingdom of God.

So for the rest of this session, I want to ask you a question that's going to seem confrontational, because it's a question we have to deal with, and that is this question: Do you know God?

Do you know him? If I was to hand out a piece of paper, and I want you to write down a one-sentence definition of what it means to know God, we would get all kinds of different answers.

Some would be right, some would wrong; all would be sincere, all would be heartfelt, and all would have an element of your personal thing with God in it.

The question is: how important is it to know God; and the answer is VERY.

The second question is: how does God define what it means to know him?

Luke 13:22-30 says: "Then Jesus went through the towns and villages, teaching as he made his way to Jerusalem. And someone asked him Lord, are only a few people going to be saved"?

I love that – "lord are only a few people going to be saved"? You have to understand, the region he's in, is in a highly orthodox region of Israel; it was filled with people who had made the Torah even harder than it was.

There are 613 commands in the Torah; but they were actually keeping 3000 commands, so they had made the Torah even harder than it was.

Here was their thought: since we are keeping the Torah better than anyone else, God loves us more than other people.

So they started having the thought that: we're in, and everyone else is out. We're right, and everyone else is wrong. We would never do that would we?

This group of people had names for themselves: the elect; the remnant; God's special people.

So when they ask him: "Rabbi, are only a few going to be saved", here's what they're saying: "Rabbi, are only a few going to be saved... and it's us right"? Tell us we're right, were in, and everyone else is out. We're right, and everyone else is wrong.

When someone asks you a question like that, there are two ways to handle it. One is Taekwondo. The other is Judo. Judo, Taekwondo - you confront it. In Judo, you sort of

side yourself with them; then just at the right moment you throw them. Jesus choose Judo, I love it.

“Lord, are only a few going to be saved?”, and he said to them: “make every effort to enter through the narrow door, because many I tell you will try to enter, and not be able to”.

Jesus is saying: you guys think that only a few people will get in (through the narrow door), but be sure to enter through the narrow door; you’re right, there’s a lot of people who think they’re in; and they’re actually out.

Once the owner of the house gets up and closes the door, you will be the one standing outside and knocking like they do.

In other words: you’re right, there are a lot of people who think they’re in, and they’re actually out, and that’s actually you.

“Sir, open the door for us”; but he will answer: “I don’t know you, or where you come from”.

But he will say: “but we ate and drank with you, and you taught in our streets”, but he will reply: “I do not know you, or where you came from. Away from me you evil-doers, and there will be weeping there and gnashing of teeth”.

When you see Abraham, and all the prophets in the kingdom; but you yourselves are turned out; people will come from the north, the east and the south and the west, and will take their place at the feast of the kingdom of god.

Indeed, there will be those who are first, and those who are last; and those who are first will be last.

He says, to this group of people: there are a lot of people who think they’re in, and everyone else is out. Actually, it’s you who are out; you who thought you were in - you are the ones that will be shut out; because at my wedding table, many will come from the north and south and west - and there’s no room for people who think they’re better than everybody else.

So Jesus tells the story, and at the center of the story, twice, what does he say? “I don’t know you”. The issue was not-knowing God.

The other application is: how you treat others matters. He ends that whole thing by saying: the people you think are out; are actually the ones in.

All those people who you think are out (because you’re in, and they’re out), they actually the ones in, and you’re the one shut out.

Jesus is slamming them: how you treat others matters; and the issue is: I don't know you.

John 17:3 – “now this is eternal life, that they may know you, the only true God”.

So for Jesus, what was 'eternal life' defined by, in the simplest sentence? To know God.

How do you know you have eternal life? You know him. You know him – this is eternal life, that they may know you. H

Matthew 25:1-12. This is the introduction to Jesus sermon on sheep and goats. This is what he says to introduce this:

“at that time, the kingdom of heaven will be like ten virgins who took their lamps and went out to meet the bridegroom, five of them were foolish, and five of them were wise. The foolish ones took their lamp but did not take any oil with them; the wise however took oil along with them in jars along with their lamps”.

I was listening to one Rabbi teach on this, and he said that in the Hebrew version of Matthew, when it says “they took the oil with them”, it says “they took no Tzedakah”, which is the Hebrew word for generous, generosity, or charity. They took no Tzedakah.

Tzedek is the word Righteous. Tzedakah is the word generous, generosity, charity. Try saying it: Tsadaq; Tzedakah.

So Righteousness and Generosity are the same word. You cannot separate righteousness and generosity. You cannot say you are righteous, and be greedy.

2106 verses of scripture connect righteousness with generosity. Greed and wickedness are also interconnected: Jesus said “the love of money is the root of all evil” - greed is the root of all evil.

Generosity was the key to righteousness; the suffix means 'to reveal'. So 'righteousness revealed' was generosity.

The five foolish virgins, they don't bring any generosity with them. This is going to play a huge point. The wise however, took oil along with their lamps, verse five.

The bridegroom is a long time in coming, and they all felt drowsy and fell asleep. At midnight the cry rang out: here is the bridegroom, come out and meet him!

Then all the virgins woke up and trimmed their lamps; the foolish ones said to the wise: give us your oil, for our lamps are going out.

No, they replied, there may not be enough or both of us. Instead, go to those who sell oil, and buy some for yourself.

But while they were on their way to buy oil, the bridegroom arrived. The virgins were ready, went in with him to the wedding banquet, and the door was shut.

Later the others also came: "Sir Sir, open the door for us", but he replied: "I tell you the truth, I do not know you". The issue was: he didn't know them – "I don't know who you are". The issue in the parable of the ten virgins is: I don't know who you are.

The parallel is the introduction to Jesus sermon on sheep and goats, which is all about generosity. The sheep were on the right, the goats on the left.

To the sheep, he said: come into the kingdom and prepare the foundation for the world; for when I was hungry you gave me food, when I was thirsty you gave me drink, when I was a stranger you took me in, when I was naked you clothed me, when I was in prison you came to me.

And the righteous (Tsadaq), will say to him: when did we see you naked, or thirsty, or hungry, or in prison, or chains – when did we see all that and do all that for you?

He said: when you did it to the least of these, you did it for me. Now come on in; and to those on my left, I will say: away from me, for you did not do those things.

So in Matthew 25, when Jesus talks about how he's going to judge the world, the key to how he judges the world is generosity. It was: Knowing God; Tzedakah!

In the sheep and goats, he doesn't say: to those on my right, come in to the kingdom, prepared for you for the foundation of the world... for you said the sinner's prayer!

No! So come in; for when I was hungry you gave me food, when I was thirsty you gave me drink, when I was a stranger you took me in, when I was naked you clothed me. It was Tzedakah, it was developing a Tzedakah spirit.

Matthew 7:21-23 – "Not everyone who says to me, Lord, Lord, will enter the kingdom of heaven; but only he who does the will of my father, who is in heaven. Many will say to me in that day, Lord, Lord did we not prophesy in your name, and drive out demons, and perform many miracles? But I will tell them plainly, I never knew you. I never knew you!"

How important is it to know God? Pretty important! So Jesus says: there are a lot of people, at the end of the day, who think they're in, but they're actually out...

...this is incredibly scary! Can I get an amen? Why is that scary? Because I think I'm in, and so do you.

What separates me from them? Nothing yet: they think they're in; I think I'm in. They've cried out: "Lord, Lord"; you've cried out "Lord, Lord", so have I.

Then Jesus goes into this huge description, and he describes Pentecostal leaders. Who else is prophesying, casting out demons, and performing miracles? Who else is doing that – nobody, Pentecostal leaders! I mean seriously, Baptist in Auckland – they're safe. Right, they're not doing that?

Jesus says: many will say to me that day, "Lord, Lord"; and I will say: wait a minute – I don't know you. Wait a minute, "but we cast out devils, and we performed many miracles, and we prophesied".

"But I didn't know you", which is scary, because that sounds like me. I've cried out "Lord, Lord", I have. I've made Jesus the lord of my life - I did it a lot of times; because in the Pentecostal church, you've lost your salvation every time you sinned - so I got saved every week. I'm more saved than all of you, probably. I might be in!

I've cried out Lord, Lord, I've prophesied, I have – I move in the spirit quite a lot. I don't really do it when I'm here (because it happens here all the time), but I do move in the spirit quite a lot, I prophesy, I've cast out devils. So, I've been a part of miracles; some things that I would call miraculous. So what separates me from them? Nothing!

The issue isn't what they did; the issue is: they didn't know him. Which begs the question: what does it mean to know God?

You know there's only one scripture in the bible that defines what it means to know him – only one!

Jeremiah 22:6-8: "He took care of the poor and the afflicted, so it will go well for him". Is this not what it means to know me, declares the lord your God. So to God, to 'know him', is to 'take care of the poor and the afflicted'. Doesn't that make sense!

To do something for someone, who can't possibly do something in return for you; that in doing that, you would know the heart of God, because isn't that what God did for you?

That we are called not to go to heaven one day, we're actually called to bring heaven to every place there's hell now. This is central to their financial freedom.

We could talk about the whole system they have for dealing with money (we're going to), but if I give you the whole system, and you miss the heart of it - it doesn't make any difference.

If I give you the whole system, but you're going to be lazy...whatever; if I give you the whole system, and you're going to make stupid decisions, selfish decisions – whatever.

If I give you the whole system, and you're going honor each other, and honor what's in your own life – whatever. If I give you the whole system, and you're going to miss the bigger aspect, which is: do you know him...

This thing of 'knowing God' followed Jesus through His whole ministry. "This is eternal life, that they may know me". "Depart from me, I never knew you".

Jesus was nice to everybody; who's the only person that Jesus said went to hell – only one. Jesus whole life, he only said one person went to hell. There's a rich man, who overlooked a poor man at his gate – that's the man that went to hell.

Before we excuse ourselves from that conversation... we are the rich man! If you drove here in an automobile, it doesn't matter what kind of car you have, you're in the richest 8% of the whole world.

If you left your spare car at home, you're in the richest 1% of the whole world. If the home you have has a concrete foundation, and lumber is the primary building material - in other words, you don't live in a trailer; if your home is not mobile, you're in the richest 0.1% of the whole world.

We are the rich man, the question is: what are we going to do about it?

If you look at the rich man in Lazarus, the rich man goes to hell because he overlooked that poor man at his gate; and then even in hell what does he do? Abraham: send that beggar over here, to give me some water.

The man is in hell; and he still thinks he's better than the poor man! The very thing that put him in hell; he still kept making the same decision to stay there.

You know anybody like that? You know anybody that made decisions that put their life in hell, then they're in hell, and they kept making the same decisions? Sounds like us.

So this thing follows Jesus through his whole ministry: the rich man and Lazarus; and the sheep and the goats – what was the key?

In Matthew 25, what did the sheep and goats get separated by? Tzedakah; Generosity; is this not what it means to know me?

Acts 10, Peter shows up, he says: Cornelius – god has already counted you righteous; because he knows at some point you're going to pray a prayer. God has already counted you righteous, because your generosity to the poor went up as a remembrance to him. Is this not what it means to know me declares the lord your God?

Let me close this session out with a scripture from first 1 John 3:16. John has picked up on this principle, and this is what he says:

"This is how we know what love is: Jesus Christ laid down His life for us, and we ought (here's the application) to lay down our life for our brothers."

This is how he interprets that: “If anyone has material good, and sees his brother with material need, how can the love of God be in him?” Tzedakah!

Verse 20 - “Dear children, let us not love in word only, but in action and in truth. This then, is how we know we belong to the truth, and how we can set our hearts at rest in his presence, whenever our heart condemns us, for God is greater than our hearts, and he knows everything”.

In other words, John says: you know those moments with God, when you’re not sure if you’re ok with him? The way to overcome that, is to look around you, and make people’s lives better; because it’s in that generosity that you can know you belong to God, and your heart is set at rest in his presence.

Ten verses later, this is how he says it. 1 John 4:7 – “Beloved, let us love one another, for love is of God, and everyone that loves is born of God, and knows God”.

My question is, before we get into the logistics of everything, do you know him? Do you know him?

If you’re not sure, are you willing to adjust your life to develop a Tzedakah spirit?

Are you willing to genuinely ask of God: God instill a Tzedakah spirit in me. A right spirit, install a Tzedakah spirit in me.

May I be a person who isn’t waiting to go to heaven, but is actually looking around for opportunities to bring heaven to every place there’s hell that I see. May I be someone who had developed a Tzedakah spirit, for I want to know you.

#1 work; #2 wisdom; (stay out of debt; don’t put money in things going down in value).

#3, save 10% of your income (don’t trust the government to do it for you, they will go broke; see America, 14 trillion in debt, hard to get your head around).

#4, honor what’s on your life, and the life of others.

#5, seek the face of god, desperately desiring to know him.

I bless you to be a people who know god, know god, not in some definition we made up, but in the way he defines it: to take care of the poor and the afflicted.

May we be people who look around us, and seek to show the righteousness and generosity and the love of god to the world.

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We're called to live on a circle in a square. A circle inside of a square is 79%. The math from the commands matches the illustration from agriculture. 2.5% is put in the hands of the Priest; then a tenth is given to the church; and a tenth for yourself, in the form of savings, but one third of that is given to the poor. He doesn't want you just to go to heaven one day, he wants you to bring heaven to earth now. If your first fruits are in the right hands, your finances can't die. You sanctify everything else in your life by honouring the lord with your first fruits.

James 1.26 If anyone considers himself religious and does yet not keep a tight rein on his tongue, he deceives himself and his religion is worthless. Religion that our God our father accepts as pure and faultless is this; to look after orphans and widows in their distress. The religion our father sees as pure is generosity.

Leviticus 19:9-10. The issue is: Tzedakah, and developing a Tzedakah spirit.

The question then is: How do you define Tzedakah? There's got to be a working definition of it.

There are 2 answers: one, there's this sort ethereal sort of: are you a generous person?

But they also have a working definition, a system for doing their money; and the name of their system is called Tzedakah. In other words, if you do your money this way, this is called Tzedakah.

So here is the entire system. I'm going tell you the end from the beginning, and then go back and show it to you in Scripture.

The first thing they do with their money, the first offering to be given; is called the highest offering, the holiest offering. In some places it's called the high-holy offering (superlative highest and holy offering), is called Terumah.

It was the smallest offering as well. The smallest offering was actually the holiest offering, because it was the first offering, the primary offering; and it sanctified all other offerings.

In their world, to tithe, without offering Terumah, was just lunacy! The very thing that sanctified the tithe was the Terumah; and the Terumah was very small - it was 1/40th.

I was teaching this once in the South, and said: it was 1/40th; and one guy shouted from the back "Well who could afford to give 40% to something?" Um, to which my thought was: where did you go to school? 1/40th is not 40%, its 2.5%, or \$25 on a \$1000, set apart for the Lord as a Terumah offering.

You might hear this called the 'Offering of First- fruits. In their culture, first-fruits had to become Terumah, in order to be sanctified. For it to become Terumah, two things had to happen: it had to be lifted high; and then it had to be placed into the hands of their pastor.

The 1/40th offering went straight to the 'man of God' in your life, went straight to your pastor. A pastor was never intended to live on a salary from the tithe. The pastor was intended to live on the Terumah of the people.

We're going to talk about that... relax! The Terumah offering is mentioned 3 times more often than the Tithe in the bible; and I'll show it to you ok. It's mentioned 87 times!

The problem is: the English translators translate the same word 13 different ways! If you translate something 13 different ways, it dilutes its importance by a factor of 13, correct? I'm going to show you some of those ways.

Terumah was 1/40th, straight to the pastor. Next they would take a tenth of what was left, and they would give it to their church. I'm putting it into today's terms: they would give it to their church.

Here's how detailed they paid their tithes. They would harvest their crop. They would place their crop on top of the animals. Then they would just go 1, 2, 3, 4, 5, 6, 7, 8, 9, and 10; move the animal out of line randomly, as a tithe; they would put him in a tithe pile, and then bring the whole tithe to the store house.

They would pay the next tenth to themselves. They were commanded to give the next tenth to themselves. The reason for this, for the confusion here is: if you take Strong's concordance, and do a word study on the word 'tithe'. In some places it says: "every year, bring a tithe of that years increase into my house, so there's be food in my house, and the Levites take care of it..."

In other places it says: "every year you should bring a tenth and save it, store it up for your feast and your festivals, and an inheritance to your children's children".

So they were commanded, not only to give a tenth; but they were commanded to save a tenth, for a couple of reasons.

One: to save up for their feasts and festivals. But what was left over from their feast and festivals, they would trade it in for silver and gold; and save it up as an inheritance for their children's children.

Which once again leads me to a question: if you're over 55, and had saved 10% your whole life, how much money would you have? And then of course when you die, and leave that to your children, where are they starting? And then if they save 10% how much money do they have?

Do you see now, why these people are so blessed? In some sense, it's the hand of God; in another sense, its obedience to natural common sense.

You save 10% your whole life... and this set me free in terms of the tithing realm - when I saw that God was just as interested in me saving money, as he is in me giving money. It is just a much a command to: Save it; as it is to Give it.

The last thing they would do is called the Maaser. The word Maaser is Tithe, it just means 'a tenth'.

Every one of these, although they're different, gets translated just one way in English: Tithe. So Tithe gets three times more emphasis than it should; and Terumah gets 13 times less emphasis than it should. It's a problem.

The Maaser was this: every 3rd self-tithe, instead of giving it to myself; I give it to the poor. You can read about that in Deuteronomy 14. It says: "Every 3rd year, which is the year of the special tithe, take a tithe of that years increase and set aside for strangers, widows, orphans and aliens..."

So this was the system. Now I'm going to go back, show you each one in scripture, then talk about each one. Leviticus 19:9-10 – "When you reap the harvest of your land, do not reap to the very edges of your field; or gather the gleanings of your harvest. Do not go over your vineyard a second time; or pick up the grapes that have fallen. Leave them for the poor and aliens, for I am the Lord your God. "

When God got this group of people out of slavery in Egypt, and into freedom in the promise land; he was trying to create a culture of people, who would show the whole world: what does God look like, if he was leading the way.

So to create a whole new culture, you have to deal with a lot of questions, don't you? What's acceptable; and what's not acceptable in our culture.

So he gives things like: we're not going to kill each other. We're going to take one day off a week. We're going to do these things.

One of the commands is: "thou shall not steal". Well hang on, to build an entire culture, one of the things you have to deal with is this: how do we think about our stuff? How do you think about what's yours?

There is only two ways to accumulate things legitimately: one way is to work for it and earn it. You work for it, you paid for it, you earned it – it's yours. The other way to legitimately acquire things is gifts.

So a year and a half ago, someone gave me a car. It was a nice one. The car is legitimately mine, not because I worked and earned it, but because someone gave it to

me. But it's still nonetheless legitimately mine. Every other way of accumulating things are illegitimate. It's called stealing.

So essentially God sets out this command: we're going to think about our stuff in a new way.

Here's the centre of the command: how do you think about your stuff? Do you think about your stuff in a way that: you worked for it, and earned it; or do you think about your stuff as: it's all a gift from God?

He says it different ways: Remember when you have abundance in the promise land; that it is I, the Lord your God, who gave you ability to obtain wealth.

In other words, the best way to live is not to think that anything you have is your own, but that all belongs to God, and that you are a steward of something bigger.

So God says: since I am in charge, and you are the steward of my money, let me tell you how the best way to handle your money is.

He says: I want you to visualize your life as a square. When you reap the harvest of your land, don't: reap to the edges of the field; or gather the gleanings of the harvest; or go over a second time. Leave that for giving.

So essentially, the imagery is this: if your field is a square, he wants you to live on a circle. He wants you to live on a circle inside a square.

In other words, the corners are for giving; they're not for you, this is not for you! We are to live from what's on the circle.

So I asked a mathematician, what percentage of a square is a circle? If you put a circle inside a square, what percentage is that? If you want to get technical...pi this and that... it's 79%! If you drop a circle into a square, you have 79% of the square.

So God's way of doing life, is to live with 21% margins. That we are to live on: 79% of what we make; and we are to give away the other 21%. Now there's a problem with that.

In NZ, do people live with 21% margin? No. In America, the average person spends \$1.01 for every \$1.00 they make. Which means they're living on their entire square, and 1% of some other person's square (ford motor credit, home equity lines, master card, visa).

So God's way is live on a circle inside a square. What we believe is our version of the story, which is to live on the whole square.

Of course, when you live on your whole square, who moves into your house? Murphy, right? When you live on your whole square, with no margin, who moves in? Murphy. Not only does he move in, but his 3 cousins: broke; desperate; and stupid move in.

People do stupid things when they're desperate, don't they. When you live with no margins, all it takes is one disaster to throw everything.

If you can't afford to live, when your tire goes flat, what is wrong with you? We have to live with enough margins, that if the tyre goes flat, we can just go replace the tire, and not have to borrow money.

When you use credits cards, when we use that 1% of someone else square, here's the problem: in the next year, we have to pay the 1% back don't we, with interest. So we borrow 1%, but it takes up a bigger percentage of our square, until before we know it, our whole square is gone.

Let me tell you what that looks like: when you get paid, every cent of it goes to pay bills. How does that feel? It feels like you have no square. So what appears like freedom is actually bondage.

So they write things like: "the borrower is the slave to the lender". In another words, if you make \$1000, and \$985 is actually someone else's, because you owe it to them, then that's not freedom - that's lunacy, that's slavery!

So we live on our whole square, plus a certain percentage of someone else's square; and then we blame Satan for our financial problems. It's not Satan - poor Satan!

When it comes to most of us, and how we manage our money, Satan can take a vacation. We make enough stupid decisions to ruin it ourselves.

God says: this is how I want you to organize your financial life - a circle on a square.

If you're buying cars you can't afford, with money you don't have, to impress people you don't like, it is not Satan's fault where that ends up.

We have to take responsibility for it. We have to own it. We need to at least, enter into a process, a 2-year plan to get your life to look like that. At least make a plan to try.

You say: I can't afford to Tithe? Great, do 1%. I can't afford... yes you can. Everybody can afford to honor Terumah. It's so small. It's \$25 on a \$1000. Are you kidding me? That's coke! (Drinking coke; not sniffing coke - that's far more expensive). You could give up coke; you could give up coffee; to bring this thing around for your life.

Check out the next scripture; there is a connection between Generosity (Tzedakah) and Righteousness. Psalms 37:25-26 – "I have been young, and now I'm old; yet I've never

seen the righteous forsaken, or his seed begging bread; for all the day long, he deals generously”.

In English there’s a aural disconnect: “a righteous man deals generously”; but in Hebrew it would say: “a Tzedak man does Tzedakah”. A Tzedak man operates in Tzedakah.

Psalm 112v5, a righteous man always shows generosity”.

Deuteronomy 24:17-18 - “Do not deprive the alien or the fatherless of justice, or take the cloak of a widow as a pledge. Remember that you were once slaves in Egypt and the Lord your God redeemed you. This is why I command you to do this”.

In other words, why should you treat others with dignity, that maybe they don’t deserve? Because at some point in your life, God treated you with dignity that you didn’t deserve - and we have to remember that.

Isaiah 1:15 – “When you spread out your hands in prayer, I will hide my eyes from you. Even if you offer many prayers I won’t listen. Your hands are full of blood. Wash and make yourself clean. Take your evil deeds out of my site. Stop doing wrong and learn to do right. Seek justice, encourage the oppressed, defend the cause of the fatherless, plead the case of the widow. Come let us reason together, though your sins are like scarlet, they will be white as snow.”

The whole rant - what was the problem? Generosity. The solution to their problem? Be Generous.

There’s this one scripture in Luke 3, it’s about a guy named John the Baptist, and he goes on this rant. This group of people comes out to be baptized by him; they’re not coming to challenge him or anything, and here’s his response:

Luke 3:7-9 - “Brood of vipers! Who warned you to flee from the wrath to come? Therefore bear fruits worthy of repentance, and do not begin to say to yourselves, ‘We have Abraham as our father.’ For I say to you that God is able to raise up children to Abraham from these stones. And even now the ax is laid to the root of the trees. Therefore every tree which does not bear good fruit is cut down and thrown into the fire.”

Not the greatest church growth technique is it! People coming out to be baptized by him, and his answer is: you basket of snakes, you fatherless people, there’s a word for that it starts with a B; don’t want to call people that right?

You basket of snakes, you fatherless people - it gets worse: “the axe has already fallen to the roof of your trees, and every one of you will be cut down and thrown into the fire”. I would suggest to you that John is not a Baptist at all. He’s more a Pentecostal pastor on speed!

So he gives this whole rant, what sin do you think he was addressing? Idolatry, homosexuality, everyone knows there's 3 things the Lord hates right? What is he dealing with?

The crowd is taken aback, and asks: "what would you want us to do?" He says: "Let the person with two tunics, share with the person who has none; and let one with food do the same".

The whole rant was about generosity and greed.

Luke 19, there's this encounter with Jesus and Zacchaeus, where Zacchaeus gives half of what he has to the poor; and Jesus says: that's it - salvation has now come to you. Generosity.

Acts 2 and 4, it says "they sold everything they had, and gave it to those who were in need" - and that's the period of time where God moved the most mightily through the church.

James 1:26 says: "If anyone considers himself religious, and does yet not keep a tight rein on his tongue, he deceives himself, and his religion is worthless. Religion that our God our father accepts as pure and faultless is this: to look after orphans and widows in their distress".

The religion our father sees as pure is Generosity.

Now let me go back to this, the first and holiest offering in the Tzedakah system was called Terumah. Let me give you the gist of it.

Some farmer in the Gold Coast explained this to me from a science perspective, I'm sorry I cannot re-explain it. Essentially what he told me was: when you plant a field, a certain percentage of the field comes up first (has something to do with the half-life of a seed). When that comes up, its called the first-fruit.

Now here's what they believe. Whatever is true of the first-fruit is true of the whole crop. That went through their whole culture: first born – whole family; first words – whole book; first letter – whole word.

What's true of the first mention, is true of every other mention. What's true of the first fruit, is true of the whole crop.

So think about it: if what's true of the first-fruit is true of the whole crop, then it's very important that the first fruit is holy.

The word is Bikkurim: the only way for the first fruit to become holy, is that it becomes Terumah.

For the first fruit to become Terumah, two things had to happen. One, it had to be lifted high.

The word Terumah, the root word is room, which means 'to lift high'. In English its translated 'wave offering', 'heave offering', 'high offering', 'high-holy offering'; in one place it's called the Tribute.

So they lifted it high, essentially saying: I gift this to God. My first-fruits belong to God.

The second thing they had to do was: place it into the hands of their pastor. So they had to lift it high; place it into their hands.

The imagery is this; when I lift it high, I give it to God, and God commands me to give it to my pastor/priest. When the first fruits was lifted high and placed in their hands it was called Terumah, and that made the first fruits Holy, which sanctified the rest of the crop.

They would harvest their first fruits, bind it, lift it high, place it into the hands; then they would go back, and when the rest of the harvest came up, they would harvest that.

From that they would pay a first tithe to the Lord; then they would go back and count out another Tithe for themselves; and then every 3rd-self tithe, instead of giving it to themselves, they would give it to the poor.

Let's go back to Terumah. Remember that if the first-fruits is holy, the whole lump is holy. Romans 11.16 – "For if the firstfruit is holy, the lump is also holy; and if the root is holy, so are the branches."

1 Kings 17:8, a story about Elijah and a widow: "Then the word of the Lord came to him, saying: Go now to Zarephath, which belongs to Sidon, and live there; for I have commanded a widow there to feed you."

So he set out and went to Zarephath. When he came to the gate of the town, a widow was there gathering sticks; he called to her and said, "Bring me a little water in a vessel, so that I may drink." As she was going to bring it, he called to her and said, "Bring me please a morsel of bread in your hand."

But she said, "As the Lord your God lives, I have nothing baked, only a handful of flour in a jar, and a little oil in a jug; I am now gathering a couple of sticks, so that I may go home and prepare it for myself and my son, that we may eat it, and die."

So let's review: you have a widow. How many mouths does she have to feed? Two, her and her son. How many meals does she have? One! One meal, two mouths.

This guy shows up, he says: I need some bread and water. She says: listen, let me tell you my circumstance. I have one meal and two mouths; I've got a problem. I'm actually

going to cook this meal; me and my son are going to split it, and then were going to die. How much hope is in that? Not much at all.

Elijah says to her, "Do not be afraid; go home and do as you have said (what did she say - I'm going to make one meal for two, eat it and die); but first make me a small cake of bread for me from what you have, and bring it to me; and afterwards make something for yourself and your son.

Put it this way: If CNN and the Internet were around back then, what is the Christian world saying about Elijah? Either Elijah is the most insensitive jerk in the history of mankind; or he's on to something.

He says: Oh, you've got one meal and two mouths? That's a problem. You can go home and eat it and die - you could do that, or - you can give the first portion to me; and watch what happens.

For this is what the Lord, the God of Israel, says: "The jar of flour will not be used up, and the jug of oil will not run dry, until the day the Lord sends rain on the land." She went away and did as Elijah had told her. So there was food every day for Elijah, and for the woman, and her whole family.

The principle is this: when the first portion of something is in the right hands, the rest of it can't die. It's so huge when it comes to your money and your spirit (we will talk about the spirit part in a second).

When the first portion is in the right hands, the rest of it can't run out or die; the whole lump has to follow the sanctify of the first portion.

It is very important that the first fruit of your entire increase is sanctified; and the only way to sanctify it, is to give it as a Terumah.

It has to be lifted high, placed in the hands. Try it with more gusto: It has to be lifted high, placed in the hands (repeats).

Malachi 3:6. Will a man rob God? Yet you have robbed me in Tithes and Offerings. Hold on, in that scripture, "you have robbed me in Tithes", which is plural - there is more than one!

How many, you don't know at this point; which means there could be 9. How many of you are excited about that? Actually, there is only three.

"You have robbed me in Tithes", then the world offering there is 'Terumah'. You have robbed me in Tithes and Terumah.

In other words, don't withhold your Terumah and your Tithes. To God (this is so important): to not save 10% of your income is stealing. Wow.

We always hear: if you don't give your 10%, it's stealing; but to not save is also stealing! They are both commands, and they are both commanded tithes.

Why, because God wants you under a law? No, because God knows: if you save 10% of your income, your whole life, you will be wealthy beyond measure. Just by compounding interest.

The rule of 72 says: if the stock market does 12%, then on average, your money is going to double every 6 years. The stock market in America has averaged 11.7 percent since 1920. So on average, your money will double every 6 years.

God is smart. My mum trained me to save 10% of my income my whole life, since I was 4. Right now, I'm on pace to have about 6 million dollars when I'm 60. Once again, I can't touch it until I'm 60 - so ease up; but the truth is that: God is smart. God wants our best life.

Back to Terumah; I was taught my whole life that: tithes and first fruits were the same thing. In point of fact, they are not.

Leviticus says: you're not even allowed to eat, until the first fruits and tithes are separated. Here are a couple of other scriptures.

Nehemiah 12:44 – "At that time, men were appointed to be in charge of the storerooms for the contributions, for both first fruits and tithes." First fruits and tithes: two separate things.

Nehemiah 10:35 - "And bring the first fruits of our ground, and the first fruits of all of our trees, year by year into the house of the Lord. Bring, from the storerooms to the house of our God, also the first born of our sons, and of our cattle. And as it is written in the law, and the first of our herds and the first of our flocks, to bring into the house of our God, to the priest (that's the minister) in the house of our God."

So the first fruit was meant to go into whose hands? The Priest.

"And that we should also bring the first fruits of our dough, and our heave offerings, Terumah. And the fruit of all manner of wines and oils, unto the priests, the the chambers of the house of our God".

Then it goes on: "and the tithe of our ground was meant to be given into the Levites".

So first-fruits and tithes were not the same thing: first-fruits went to the priest; and the Tithe went to the house of God. So first fruits and tithes separated: one went to the priest; one to the house of the Lord.

Let me just give you a few scriptures, where the word Terumah is used, and it's translated all these different kinds of ways.

Exodus 25:2 “Speak to the children of Israel, that they take for me an offering (that word is Terumah) of every man whose heart makes him willing, you shall raise my Terumah (to raise an offering, to lift it up).” Remember it had to be lifted high, and placed in the hands of the priest.

Numbers 31:41 Moses gave the tribute (the word here in Hebrew is Terumah). “Moses gave the Terumah, which was Jehovah's Terumah, unto Eleazar the priest as the Lord's part, as the Lord commanded Moses”.

The Israelites had confiscated an entire city's worth of loot, and they had counted all the head of cattle, and all the grain and stuff; then Moses said hey: before we divide it up against ourselves, we have to honor the man of God here; so they gave a Terumah portion of the entire thing to the priest, because God had commanded to. That's a principle of God: you have to honour the priest, with the portion of first fruits.

Ezekiel 44:30. They are in captivity in Babylon, and God sends these prophets to them to remind them to keep their prosperity mindsets.

It says: “and the best of all the first fruits of everything,” and this says Oblation - what is an Oblation? Sounds like a surgical technique! Its Terumah: “and the first of all fruits of everything, and every Terumah of everything, of all your Terumahs”.

The word Oblation there is the word Terumah, a Hebrew offering, that's supposed to be lifted high and placed in the hands of the Priest.

“You shall also give unto the priest the first of you dough, in order to cause a blessing on the rest of your house”. In other words, if you take care of your priest, the rest of the house takes care of itself. Interesting!

Also Ezekiel 48:10, they had been given a certain portion of land, and even the land had a Terumah portion. God was saying: make sure the priest get a Terumah portion to live in.

This is what it says: “and for these, even for the priest, shall be the holy Terumah (once again - oblation, odd translation) and even for the priest shall be the holy Terumah”.

Say with me: Holy Terumah! Once again Terumah represented the offering of the first fruits, and it was meant to be in the hands of the priest, in order to cause a blessing to be on the house.

Proverbs 3:9 “Honor the lord with your possessions and with the first fruits of your increase...”.

First fruits = Terumah = lifted high and placed into their hands.

“Honour the Lord with the firstfruits of your increase, then your barns will be full to overflowing, and your vats will brim over with new wine.”

Deuteronomy 18:3 - “And this shall be the priest’s due from the people (in other words this is what you owe your priest), from them who offer a sacrifice, whether it be ox or sheep; and they shall give unto the priest the shoulder and the two cheeks and the maw”.

Mmmm! You don’t wanna know. The NIV says it this way: the shoulders, the jowls, and the inner parts. Yum, yum! So the priest does something for you; you owe him a portion of it. Next verse...

“The first fruit also of thy corn, of thy wine, and of your oil, and the first of the fleece from the shearing of your sheep, you shall give it to him (the priest - first portion of everything belongs in the hands of the priest). For the Lord thy God has chosen him, out of all the tribes, to stand to minister in his name always”.

Skip to verse 7... “Then he shall minister in the name of the Lord his God, as all his brothers the Levites do, who stand there before the Lord. They shall have like portions to eat, besides that which comes from the sale of his patrimony.”

What is up with that translation? It’s saying that a priest that has money from other places is still due the Terumah portion; even if he has money from other places it’s still his. Why? Because Terumah was not about your priest needing money; it’s about you needing to unlock the blessings of God over your life.

Numbers 18 talks about: “this is the share due to the priest; the first fruits of all of their offerings. For this will be an everlasting covenant of salt.”

This will be an everlasting covenant of salt! You guys know what a covenant of salt was? A covenant of salt happened at a wedding: basically the groom would stand on one side, and the bride would stand on the other, and each of them had a baggie of salt; and then the priest had an empty baggie.

So you would take the Groom's bag of salt, and dump in the the empty bag; take the Bride's bag of salt and dump in the bag; then he would hold it like this, and then shake it; and he would say: what God has joined together, let no man tear asunder (separate).

The teaching was that sometimes divorce happens, and you ought to be very gracious with it. Sometimes divorce happens, but whether divorce is right or not, you can never totally separate the salt – it’s too hard to do!

Then they would take the mixed salt, and sprinkle it on their hands; so the Terumah offering acted as a Covenant of Salt between you and your priest. In other words, whatever is on your priest's life, you can have rights to, when you're in a Terumah relationship.

You have a choice: you can stand in an impartation line for the next 20 years; or you can start honouring Terumah, and the very things that are on their lives, will start to come on yours, without you even trying - its Terumah.

Now, this is so important to your finances - so important. You sanctify everything else in your life by honouring the lord with your first fruits.

Let's review: how do first-fruits become Terumah? It has to be lifted up; placed in the hands. Lifted high, placed in the hands. This has huge implications.

What's true of the first fruits is true of the crop. We have to understand this has spiritual implications too. Jesus was actually two offerings on the cross. One, he was a sin offering - behold, the Lamb of God, who takes away the sins of the world! But he was also a first fruits offering.

1 Corinthians 15 says it this way: that Jesus rose from the dead, being the first fruits of all who died.

Let's think of the principle: if what's true of the first fruits is true of the crop; if the first fruits of all who die, is living; then what's true of all who die? You're following me right? They live!

If what's true of the first fruits is true of the whole crop; if the first fruits of all who die, is living; then all who died are living - guaranteed the resurrection.

So if Jesus is a first-fruits offering, what did he have to become, to be sanctified? Terumah!

How did first fruits become Terumah - it had to be lifted high. "Behold if I be lifted high, I will draw on into myself."

It had to be lifted high; and it had to be placed in the hands of the spiritual authority. Who was Jesus spiritual authority? The father! So when he dies, what does he say? Father, into your hands... which is what guaranteed the resurrection!

Three days later the Father says: give me my son back! If you humour me for a second, Satan may have said: based on what?

Based on the fact that the first fruits are in my hands, now the whole lump has to follow; now give him back.

Jesus is brilliant; he could've done all this miraculously, but all he did was instituted a universal principle, and he followed it. What's true of the first fruits is true of the crop, so he placed the first fruits of himself into the hands of the father, which guaranteed his resurrection.

It's the very thing that guarantees yours. When you come to Christ, what do you do? You give your heart to Jesus.

The bible says it this way: that God gives you a deposit of the holy spirit; and you give him your heart.

You give him the first-fruit of your being; which is why, to be absent from the body, is to be present with God. Why - because the first fruits of your being is already in his hands. So when you die, the whole lump simply follows to where the first fruits are. The parable of the first fruits goes into resurrection.

So what does this mean for us financially? Well it means that if your first fruits are in the right hands, your finances can't die. They might look dead, but a resurrection is guaranteed.

The first fruits of your finances needs to be in the right hands; the first fruits of your spirit needs to be in the right hands - very important!

There are extra-biblical sources on this too. The Mishna is huge, but I've actually seen this volume four (it's like, that thick); and this is how commonplace this was... Volume four was that thick, and its' all about how to give Terumah - that's how commonplace it was - do you see how much we've lost? It was very common, it didn't go away until about 350AD, when Constantine...

This is how it went away, if you're wondering - Constantine had a meeting with the leaders of the tribe of Judah, and he says: we have all the education, we have all the resources, we have all the roads, we have all the ports, but you still have all the money - why?

And the leaders of the Tribe of Judah said, well they just pointed this out to him: this is how we do our money. You can read about this btw, in the history book "The Post-Nicean Fathers, Volume 7", if you're interested.

Constantine said: is that it? They said: yes! He said: fine, this is what I'm going to do: I'm going to institute a tax! Now listen to the tax: 1/8 of a day's wage; 1/40 of a week's wage; and 1/60 of a seasons wage; all on top of one another.

1/40 of a week's wage - where did that normally go? To the priest; the Roman government reached out and confiscated it!

To which they asked: what about our pastors and our priests - what are we supposed to do when them?

Constantine said: the government will take care of them - don't worry about it; which was the start of socialism. It never worked, why? Because the power was supposed to be in God's people doing those things; and God's principles never change. That's why

America will never get out of debt, because it has abandoned God's ways. Not Satan's fault, our fault.

The Didache was a book that was written in the late first century. It's known by its longer name "The Teaching of the Twelve Apostles to the First Century Church". The Didache did not make it into the Bible, and I'm not saying it should, I'm just simply saying that Peter, James and John wrote it, so we probably ought to listen.

In the Didache, Chapter 13, this is what it says: "If you have a Pastor willing to live among you and teach the word, he is worthy of your Terumah. If you do NOT have a Pastor willing to live among you and teach the word, then give your Terumah to the poor. Whatever you do, don't eat it. The only person allowed to eat the Terumah portion, is the priest."

So, let me make a couple of observations. Number one, I have nothing to gain by telling you this, there's no selfish motive in my heart at all.

I'm not your Pastor, but I will tell you this: do you have a pastor willing to live among you and teach you the word? He's worthy of your Terumah, absolutely. (applause).

I will also tell you this. I will challenge you to weigh this out. I will challenge you to ask, is this really what God is saying? And if the spirit of god did not bear witness to you, then I will ask you not to do it.

But as you're listening to this, and you know something, that what you're hearing is right, this is what I want you to do. For the next 6 months, I want you to dedicate yourself to getting your life organised like this. If you care for anything, start with the Terumah (it was the first offering anyway), and it's the smallest, the easiest to do.

When I was a pastor, the first Terumah I ever received was before I even understood it. Someone else understood it. This guy walked up, and in his hand was waving three dollars.

The poor guy wanted both of his eyes to work. They would work, but only one at a time, and so he would look at you like this, and the other eye would float around, it was weird.

And so, I used to mess with him; because one time, in front of this whole group of people, he told the whole group of people he could beat me up in a fight; which was ridiculous, but I didn't want to fight him, so he just kept going and going, so I said: hey, look, do me a favour, watch my hand. And so his eyes started doing this, and he was like: stop!

So he comes down the hallway, waving three dollars, and he was broke as - you can't believe how broke he was. Now I thought: I don't need his three dollars.

So he hands me this three dollars, and every impulse in me wanted to give it back; so I went to give it back, and as soon as I did, the Lord stopped me; and he said: you do not give that back! It's not for you, it's for him.

Well he got home that night, and not one person, but two people, had given him an auto-mobile!

My mum gave her first Terumah; I explained this to her, because her company said she's capped - because of her education, they wouldn't promote her any more. And I said: Mum, try this; she gave her first Terumah; and three days later, they didn't promote her once, they promoted her twice; and they decided to put her through college at their expense.

My first Terumah, when I first saw this, I asked the Lord: please forgive me for not honouring Terumah, I did not know. I just did not, I wasn't being rebellious, I just didn't know.

I said: Lord, I want to start today, how far back do you want me to go? Lord, give me my first Terumah amount; and then going forward, I will honour Terumah.

For some reason, the Lord told me: \$110, which was weird. But I wrote it down; I lifted it high; and I placed it into my pastor's hands; and I asked him to bless it, with all the blessings of Terumah; which he didn't understand, so I wrote out a blessing for him to say. I said: just say this... fine! I gave him \$111, as a Terumah.

The next week, someone gave me a house. He said: I'd like to give you my house. I said: how much? He said: I've got to do some repairs, just pay... it ended up costing me \$50k, for a 3 bedroom brick home.

So he gives me this house; a week after that, and it took me a while to move in, and it wasn't until I moved that I realised, the first time I checked my mail, that my address was: 111 Birch lane! Coincidence, maybe; likely not - for me, it meant a lot to me.

All preachers, when they preach - they're still working it out in their own lives, ok, because none of us are perfect. But on this topic, as far as I know; if I stood before God - I live that way.

I honour my Terumah: I give my first tenth to the church; I give my next tenth to myself; then every third tenth, instead of giving it to myself, I give it to the poor. As far as I know, I live that way, and let me you tell you: it has done nothing but bless my entire life. I got problems, just like everybody else, but money isn't one of them. God, let God be true in every area of your life.

Now let me just close this out by giving you a practical example, because I know the biggest question is: ok, how does this work in my life? What do I do? What cheques do I

write? Let me give you this: on \$1,000 - I picked a thousand dollars because it's easy to do maths on.

On a thousand dollars, the first thing you would do is: give a Terumah. Now remember we're called to live on a circle in a square. A circle inside of a square is 79%. On a \$1,000, the first 1/40 is \$25; that goes to your pastor. ($\$1000 - \$25 = \$975$)

Then, the next tenth goes to the church, which is \$98, we're not going to do \$97.50 because we have Tzedakah spirits, and it's easier to do math this way. ($\$975 - \$98 = \$877$).

After that, you pay a second tithe to yourself, which is \$88, which leaves you with \$789.

\$789 is exactly 79% of 1000; its exactly the circle in the square! So the math from the commands, perfectly matches the illustration from agriculture – it's almost like the writer had some help!

I bless you guys to know that God wants you to win; he wants you to develop a Tzedakah spirit. He doesn't want you just to go to heaven one day, he wants you to bring heaven to earth now. I bless you today to know that you can win financially, you can.

This next part I do with great trepidation. Um, are there any questions? Non-combative questions! You've got to be loud though, loud.

Question & Answer

Before or after tax? It's up to you. Good question though; there is no condemnation for those in Jesus. People who say: do we do this before tax or after tax? I say: listen to your heart.

I do it before tax, but I would never put that on someone as a stake in the ground; I'm in, you out. If it ever turns into: I'm right, you're wrong, we're missing the whole spirit of the thing. So good question; but let your heart be the guide here.

Frequency of payments? Great question, you do it however you want. They got paid once a year. We get paid once a week; or fortnight; or month.

I get paid once a month, and for me it's easier to do it when I get paid. So I get paid once a month; so every month I give a Terumah to my pastor, a tithe to my church, and then I pay a second tithe to myself.

Now here's how I do it, because I get paid by month: in the first months, January and February, I give a tithe to myself. In March, because it's the third month, I give the second tithe to the poor.

So in the 3rd; 6th; 9th; and 12th months (March; June; September; December), my second tithe goes to the poor. Good question, I promise you a lot of people wanted to ask that.

How to invest the second tithe to yourself? Good question, here's what I tell people (to do with your second tithe), is: get \$2000 in the bank. Pay the second tithe to yourself, to get \$2000 in the bank; that way, if a tire goes flat, you'll have money to fix it.

Second thing you do (with your second tithe): pay off all your consumer debt: credit cards; Home equity lines; car loans - things like that. It does no good to invest, when you're paying a higher (18%) interest on your MasterCard.

So use your second tithe first to get \$2000 in the bank (about a month's wages); then use your second tithe to pay off all consumer debt; except your house, because your house is going up in value, or at least it should!

Then go back to the \$2000, and get 6months of expenses in the bank; then go back to stocks, bonds, mutual funds, whatever you call it here. And then after that, pay your house off.

Other giving? Well, you want to honour God, so first question is: Do you have a Tzedakah spirit? Secondly, it depends if you did it on your gross, or net, to begin with. I would say that your heart be your guide. You'll know.

Have you lost money during the GFC? Possibly, some of it, but not all of it, because some of its in gold.

Pay once a year? You can be, for them it was, because their harvest was once a year. It can be once a year. If you decided to give one Terumah offering a year, fine, of course.

Suspend payments during hard times? Good question, thank you for being brave enough to ask that. What he's saying is: if you're in a hard way, can you get a reprieve until things get back on your feet?

Yeah, sure. Listen, God is not petty, nor is he insecure; and God always sees your heart. Here's the truth of it: you want to unlock everything in the universe in your benefit.

Can I talk to you business owners for a second? I don't just run my personal finances this way; I run my business this way. You'll never do something better in your whole life. When that thing comes over your business, you won't be able to stop it.

Assuming: working hard; not being stupid. This is not a cure for stupid. This is not the cure for selfishness. This is not a cure for laziness. God is not duty-bound to finish anything that he didn't start, ok.

When making a loss? You don't give anything, until there's increase.

Giving a bit less? Well, very much so. The Terumah offering is so small, “to be faithful with little”; and Jesus addresses it a couple of times, in a way that you don't really understand unless you're very familiar with ancient Rabbinical teaching.

The main Rabbi, in Jesus day, was a guy named Halal (the other guy was named Shamaï); and Halal had a famous teaching on Terumah that said this: Essentially, you could give anything between 1/40 and 1/60 as an acceptable Terumah; and I didn't go into all that, because 1/40th is just easier to remember...

But Halal said: if anyone gives Terumah at the 1/60th level, they have an ‘evil eye’. If anyone gives at the 1/50th level, they have a ‘middling eye.’ If someone gives Terumah at a 1/40th level, they have an ‘eye full of light’. And if someone doesn't give Terumah at all, they're ‘infidel’. This was a famous teaching of Halal's.

So when Jesus says: “If your eye is full of light, your whole body will be full of light; if your eye is full of darkness, then your whole body will be fill with darkness. And if the light that is in you is actually darkness, how great is the darkness.”

In the ancient near-east, to have an ‘eye full of light’ meant to be generous. To have an eye full of darkness meant to be greedy.

So essentially Jesus says: if you're generous, it's going to apply favour to your whole life; if you're greedy it's going to shut down your whole life; and if your generosity is actually greed masked, that's really bad!

Isn't it funny that Jesus always comes back to our heart, about small things? To be faithful in small things, starts to unlock bigger things.

(What if I am away overseas) Hebrew people always think function; Greek people always think form. Let me give you an example.

God hid Moses in the crevasse of the rock with his hand. White people always picture a big hand, because we think: form; we're from Europe - we think form. And of course, if God hid Moses with his hand, how big is God's hand? Huge, God's hand is huge right?

The problem is, the next verse says: and God showed Moses his backside! Well, if Gods hand is big... God's butt would be enormous!

But the truth is, does God have a hand? No, in fact it commands us not to put any human form around him. The Hebrew writers, when they write ‘the Hand of God’, they're not thinking of a hand, they're thinking: what does a hand do?

Function: it holds, it hides, it protects... So, when you lift something high, and you place it in the hand, its function - the heart attitude is: I give it to God, and then God gives it to my priest.

I pay my Terumah by wire transfer, because I'm all over the world, and so I give my Terumah by wire. Good question - everyone always asks that question btw, and I always have a bit of fun with it.

(Regarding those living in Poverty) Good question, and very pastoral.

First of all: wisdom has to reign. God doesn't want you to starve. Always take care of food, shelter, clothing, and electricity first. Never give your food though - I don't want to say never, if God tells you to then do it, because God told the widow at the well, so if God says to do it, do it.

But this is so important: never walk in condemnation, if you can. What I would say to do is: sit down with a budget, look at what you've got coming in, and look at what you've got going out; and see if you can ,by faith, do one part of it.

Maybe it's half a Terumah. Maybe it's a tenth of a Terumah. Maybe on a thousand dollars, you'll give two bucks; but it's a two bucks filled with faith.

Its: Lord, I believe the blessings of this to come over me; and when it does, I'm going to take the next step, and the next step. When the blessing comes, don't spend it! Use the blessing to institute the next thing, until the whole thing is implemented.

(Should we: have Insurance; or trust God?) No, have insurance, for goodness sake!

Some Christians won't eat with people not like them; but the truth is that you need a couple of bits of insurance. Now I don't live in NZ, so you've got to apply it to NZ, but in America you've got to have private health cover.

So that might be true for you; or might not be true for you; but in America, if you have a family, and you don't have life insurance, you're just plain irresponsible.

You need good, term, life insurance ok. Also, you need to have long-term income disability protection, why? Because you might get hurt!

My throat is insured for \$10,000 a month, until I'm 65. If I lose my ability to talk, they will pay me \$10,000/month until I'm 65. Now is that 'not trusting God'?

No, that's just wisdom. I make my whole living with this tool. So it's very important to have wisdom; you need to have proper insurance. Some insurance is a rip! Some insurance are very necessary, God called us to be wise.

[Closing Prayer]

Well guys, I hope you're very blessed by that today, I told you it would be a good afternoon. I hope I didn't disappoint, and I hope that you're equipped with something. I urge you to be obedient.

Let's have a second before we go, and let's sit before the Lord; and if you're like me, I will just tell you my own experience, the first time I learned this, I sat before the Lord, and I prayed a prayer something like this:

“Lord Jesus, first I ask you for forgiveness, for not honouring Terumah - I didn't know. I ask your forgiveness, for where I'm lacking a Tzedakah spirit.”

“Please develop that in me. Lord, forgive us for the lack of wisdom, for not knowing about saving, may we never be people who overlook the beggar in our own pursuit of God.”

So I want to give you a moment, to have a serious moment of introspection between you and God, where you get this thing straight between you and him.

I want you to know that before you prayed this prayer, that God already sees your heart, and he understands. This is not for God's sake; this is for yours. Say whatever you feel you need to before God, just quietly.

Now right where you're sitting, with your heads down and your eyes closed, I want you to make a quiet commitment to God.

Say: Lord with your help, I will live my finances your way.

Say: Lord with your help, right now I commit to this.

Maybe you want to do it Gung-ho, all at once, or maybe you want to start at the top and work your way down.

Lord by faith, by faith, I'm going to give this part a go, and I commit to it for the next 6mths, in Jesus name, Amen.

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