

# The Spirit of Mammon

## Mike Connell

 Audio Transcripts of Sunday Sermons

Smashwords Edition

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[Spirit of Mammon \(1 of 4\)](#) The number of times Jesus talked about wealth and possessions, stewardship and accountability, far exceeded any discussion on any topic. In fact there's about 10 times the number of references to finances and stewardship and resources, than there are to faith and salvation, and yet all of these go together. Often the moment we start to talk about money, people freeze - and we will see why...

[Put God First \(2 of 4\)](#) I've seen too many rich people who had miserable lives to believe that money can really make your life happy. It just can't. God can make you happy, money can't. Money is just a piece of paper. It's some numbers in the bank. It cannot make your life happy. What it does instead is it tends to create problems.

[Generosity \(3 of 4\)](#) We have seen many people that have had much money and yet they didn't have what money seemed to promise, health and prosperity and every good thing. It seems like it still eludes them, so we looked at that and saw that Jesus taught very specifically about us placing God first. To be generous is to be liberal. It's an attitude of heart that shows up in every area of your life including finances. Generosity exposes selfishness!

[Generosity \(4 of 4\)](#) There's something about generosity that creates a very sweet fragrance. When people give and there's nothing in it for themselves, they've just given unexpectedly to you, then there's something sweet about it. Generosity usually exposes greed. God is love and you can't love without giving. You can give without loving, but you can't love without giving, so the greatest way we express the love of God to people is when we can be generous and kind to them with no agenda. That's when people see God, because that's what God is like.

## Finance Seminar (Shane Willard 2011)

*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.

### Paperback

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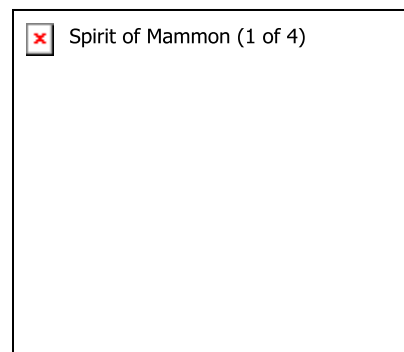
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## Spirit of Mammon (1 of 4)

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*The number of times Jesus talked about wealth and possessions, stewardship and accountability, far exceeded any discussion on any topic. In fact there's about 10 times the number of references to finances and stewardship and resources, than there are to faith and salvation, and yet all of these go together. Often the moment we start to talk about money, people freeze - and we will see why...*



I want you to open your Bible with me in Matthew, Chapter 6. I want to speak today on the Spirit of Mammon. This will be interesting for some of us, won't it?

While we're doing that I'll just open my wallet and take out some money. There we go. Look at that, and I've got \$20.00 there, so why don't I just take this \$20.00 here, and already it'll be talking to you - because money talks. Money talks. It has a spirit behind it, as we'll see shortly.

Where's Annish? I'd like to bless you. Here you go. Why don't you just have a cup of coffee with your wife? It's a great day for you to have a cup of coffee isn't it aye? There you are. God bless you, I love you. You're a great guy. Praise the Lord.

So I want to have a look in Matthew 6. Jesus spoke a lot about many things, but if you read through the Bible, you find it's quite interesting, that the number of times He talked about wealth and possessions, stewardship and accountability, far exceeded any discussion on any other topic.

In fact there's about 10 times the number of references to finances and stewardship and resources, than there are to faith and salvation, and yet all of these go together. I want to share just a - begin a new series. I want to talk about this area.

Often the moment we start to talk about money, people freeze, and you'll see why just shortly. I'm not after anyone's money. I'm not trying to talk to anyone to give any money. I want to help us gain understanding of the spiritual nature of money and what lies behind it, and how to be free, how to walk in freedom.

Matthew 6:20-21 says: "Lay up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal, for where your treasure is, there will your heart be also".

So we ask the question: why did Jesus speak so much about stewardship, resources; being a steward or servant of God; managing resources, finance - why did he speak so much about that? There has to be something very important, and this Verse tells us why it's important.

It says very clearly: where your treasure is, your heart is there too. Now there's a lot of things we teach on that, but let's just take the most simple thing is, that where your wealth is, where the things you value lie, that's where your heart is.

Wherever your treasure is, that's where your heart is - or putting it simply, where your money and wealth is, that's where your heart will be; for example, if you bought \$1.00 worth of shares in a company and the company falls over, you're not even worried at all. But if you put all your life savings in that company, now you'll be watching the paper every day to see how it's doing.

In other words where your treasure is, your heart will naturally flow there, and Jesus makes it very, very clear. God is concerned about our hearts, and what grips our heart.

God does not need our money. He doesn't need the silver and gold. Heaven's full of gold. Gold is like the paving stones of heaven, so therefore in heaven, gold has a different perspective to what it has on the earth.

God is interested in us. Gold and silver pass away, but people are eternal, so God is interested in you, and He's interested in your blessing, your welfare and your success in life. He wants us, each of us to succeed in fulfilling our destiny in life. So as we look at this area on the Spirit of Mammon, we'll see that there's competition for your heart.

You can get a concordance out yourself, and you'll find there are four references to Mammon in the Bible, and all of them are spoken by Jesus.

One of them is found in Matthew 6:24 - "No one can serve two masters, for either you'll hate one and love the other; he will be loyal to one, and despise the other. You cannot serve God and Mammon". That's the first reference to it.

The second reference is found in Luke 16:9-13 - "I say to you: make friends for yourselves of unrighteous Mammon, so when you fail, they may receive you into an everlasting home. He who is faithful in what is least, is faithful also in much; he who is unjust in what is least, is unjust in much. Therefore if you have not been faithful in the unrighteous Mammon, who will commit to your trust the true riches? And if you've not been faithful in that which is another man's, who will give you that which is your own? No servant can serve two masters; he will hate one and love the other, or he'll be loyal to one and despise the other. You cannot serve God and Mammon".

This is the only time that Jesus ever said that you can't do this and that - that it's impossible; so what He's saying very clearly: it's impossible to serve Mammon (whatever that means), and to serve God.

There is an antagonism, or they are opposed to one another, so we have to understand or look at what it means. The first thing is to ask the question: what is the Spirit of Mammon?

The Bible is very clear that we live an actual world, but there's also a spiritual world around us; and that the spiritual world influences and controls the lives of people.

The Bible says in 1 John, that "all of the world lies in darkness". All of the world lies under the influence of spiritual powers.

In Ephesians 6 it tells us also, "we wrestle not with flesh and blood"; or: our problems are not with the people around us. Problems lie with wicked spirits, who contend against us. "We wrestle not with flesh and blood, but with principalities and powers..." - so very clearly, the Bible over and over and over speaks of the invisible spirit realm.

So we're going to ask the question: what is the Spirit of Mammon? The name or the word 'Mammon' literally means this: it means 'riches'; or it also means 'greed', has a

similar kind of meaning. It means: something that you put your trust in; something you are leaning your life upon; and it comes and dates way back.

Jesus used the word in Aramaic, He used the word Mammon. It was translated to Greek - they never could come up with a word for it, so they just called it Mammon in Greek. They called it Mammon in Hebrew, they called it Mammon in English.

In other words there's been no attempt to change the name. The name is the original name, going right back to where it was originally used; and where it originates from of course, it comes from the Syrian God of Riches, and that originated out of the Tower of Babel.

Remember in the Old Testament, how there was a group of people wanted to find their own way to heaven, wanted to build themselves a tower, wanted to make their own way. They were full of pride and arrogance, and God came on them and confounded them; so the word 'Babel', or 'Babylon' means: confusion.

So this God of Mammon, or this God of Finances, God of Wealth, that they worshipped called Mammon, right through history, that God dates right back to the Tower of Babel - it's rooted in confusion, and pride, and arrogance, and independence. That's the roots of the thing.

Interesting, it's just carried on. If you were to watch or play some of our modern video games or DVD games, you'd be quite surprised how often Mammon is one of the great Gods that turns up in the video games, that you have to contend against. In the game Dungeons and Dragons, Mammon is the arch devil of hell, in one of the levels in the games.

This 'Mammon', everywhere through history, has been portrayed as (or is a representative of) a God. Since we understand that things which are worshipped in the Old Testament have spirit powers behind them; if you track through the Old Testament, you find God's people continually contended with Idolatry; and that the idol of Baal continually was a problem for them.

Chemosh was another; or Molech, where they worshipped and sacrificed their children. The spirit behind that still works today in the area of abortion; and so these ancient gods that Israel fought - all had behind them spiritual power, and that spiritual power is still present today.

We read the Old Testament, we see the natural stories of worship of idols, but it was to try and teach us that behind idols is a spiritual power.

In 1 Corinthians 11 Paul writes, and he says: "Those that worship idols, or fellowship with idols, fellowship with demons", and he says: "you can't fellowship with demons and with God".

So consistently through history, and right through to today, Mammon refers to wealth, riches, but more particularly to greed. Greed is an inordinate desire: I need more. I'm not satisfied with what I have, I need more.

You ask the question: how much is enough? The answer's always the same: a bit more. It wouldn't matter how wealthy you are - you ask how much is enough? A bit more. A bit more.

You could ask a poor person how much is enough? They need a bit more to get by. Ask a rich person how much is enough? They need a bit more - same thing, doesn't matter what level of society you work at; and so behind this operates a spirit.

Now you notice here, in the key verse we're looking at in Matthew 6:24 – “No man can serve two masters. He will hate one and love the other, or he'll be loyal to one and despise the other. You cannot serve God and Mammon”. So we need to have a look at what that is about.

God is a spirit. We know that God is invisible, but He's a spirit being. We are made in His image. We are spirit beings. We're made for intimacy with God. We're made for relationship with God. We're made to love God, enjoy Him, and then live a life that reflects Him and serves Him.

That's what we're designed for, so anything that competes with the place of God in our heart, is obviously going to have behind it some demonic spirit, some demonic power.

So it says: you can't serve God - God is a spirit - and Mammon. Mammon must be a spirit. He's contrasting one with the other; so Mammon is a spirit being. Now it's a very, very real spirit. It's a demonic spirit, associated again with wealth, riches and assets, or coveting more.

In Colossians 3:5, it warns us about coveting. Coveting is: I see what someone else has, that I don't have, and I want it. Coveting becomes idolatry when it starts to control our life. So very clearly, when we're looking at this issue of Mammon, we're looking at a spirit which seeks to get hold of your life.

Now of course we just love Jesus. We're here to worship God, so it would never occur that perhaps we might be serving this God.

I remember being in a Bible school, and teaching on the video games and how they open the door to the occult - some of them, in the role playing of occultic games; and 200 students came up, and they were committed to serving God, but actually in their private time they were bowing down to a demon - and we'll see that behind this thing always lies deception.

So the first thing to see then, is that there are two spirits that long for our heart. God longs for your heart - so He can bless you. Mammon longs for your heart - so he can

control you; and so we see that there's a conflict goes on between the two. The first thing is to recognise that there is a conflict.

Money itself has no power. See, this is just a piece of paper. Lovely piece of paper, \$20 piece of paper; but it actually has no value at all, unless you can trade it for something. The value is what I put on it; and of course I could have hundreds and hundreds of these, and overnight they could lose their value.

If you watch what's happened to money over the last decade or so - it's lost its value. They've just printed more and more of them, they've just lost value; meaning by that: it takes more to buy the same thing than what it did a while ago.

We call it by a fancy name, 'inflation' but the reality is, it's just a piece of paper that lost its value. It takes more pieces of paper to buy the same thing - so the dollar lost its value; and for many years now there's been the spirit of greed operating through financial sectors. It has created huge problems globally in the financial area, and has eroded the value of money - and behind it has been greed.

Anyone who looked at the recent financial issues in America, and the world, you do understand, that the problem is greed - not enough money. The issue's not the money; the issue is the greed, and the spirit power that manipulates and controls people through the money.

That is what the problem is. This is just a piece of paper. This piece of paper's neither good nor bad. It can be used to bless someone; or it can be used for evil. What really determines it, is the spirit that's on it - the spirit that motivates how it's used; so all money has a spirit associated with it, because money is a form of trading in the world.

This money itself, originally they used to trade gold - so real wealth was gold. If you had gold, you had real wealth; but then it was inconvenient, so they made the gold into coins, and so people traded gold coins. I've got a gold coin on this ring here, so that was a form of trade at one point.

Then it become inconvenient, so then they made paper money, pieces of paper that originally, if you're old enough (and my generation), you could redeem this for a pound of gold. Do you remember that? Then they took away the pound of gold, and just made more pieces of paper - and the money lost all its value. So this is money - so the thing then is: money is just a way of trading.

The world system is one of trading: I give you something, wanting something back. I trade. So I might trade my money, in order to receive something back; but the world system is a system of trading, buying and selling.

The kingdom of God is different to that. It runs on a different principle; but the problem is we're so used to buying and selling and trading, that when we come to God, we start to think the same way about God: "if I just give Him my offering, He will bless me". That's



the principle of the world - trading and buying and selling. It stops you coming into any kind of area of blessing, because it depends on your works.

Well if I just tithe, then God has to bless me. Well people think that, but actually that's not true. God blesses because He's a giver - He's generous and He loves to bless; and when you align your finances with His plan, then of course blessing starts to increase and flow - because you've actually brought it out of the power of Mammon.

So it helps us, if we understand that money, or finances, or wealth, or riches, have a spirit behind it, that seeks to use it.

Now we've got to understand, that I can have God on my money, and live in blessing in my money - a river of blessing in my finances; or I can have the Spirit of Mammon resting on it, and I will have many, many problems.

So the issue of money or wealth or riches, is really an issue of what controls your heart. A person who has got a great heart with God, will be entrusted with a flow of resources to work through their life. Their money is good - it's got the blessing of God on it. A person who's under the control of Mammon, will live with other problems on their life. We need to try and identify what they are.

We see then, that there is a spirit world; and there's a particular spirit called the Spirit of Mammon, which competes for your heart, your attention, your relationship with God.

Now you notice here it says: "no one can serve two masters", so how does Mammon operate? How does that spirit operate? Is there any way I would know that Mammon has got a hold of life? How could I know whether I'm under the influence of that spirit or not?

My assumption is: I'm not; but the problem is, that's the whole point of deception. You think you're one thing, and then it's something else; so we want to have a look at that.

So the first thing to realise is: Mammon's intention is to control your heart, your love and your loyalty. Notice what it says here: "no one can serve two masters. He'll hate one and love the other. He'll be loyal to one and despise the other" - so here's the thing. Mammon desires - it's a spirit see? So behind this, is a spirit. Here's the bait, and here's the spirit; and the spirit wants to use the bait to gain control over your life.

So how does it do it? Well, what it's trying to do - its intention, is to have you love and serve and be loyal to it - and that's always the way of idolatry. They wanted people to bow to them, to love them, to serve them - but all idolatry ended up in bondage, fear - terrible problems.

So Mammon is opposed to God. It's very clear in that scripture - you can't serve two masters. So Mammon is an antichrist spirit.

It is an antichrist spirit. It's opposed to what God wants to do in your life; and the Bible's very clear, that in the last days, it will so control the world's financial system, that anyone who will not participate in that will actually be marked out and won't be able to trade - so it's a spirit.

Secondly, it is looking for slaves or servants; so Mammon is a spirit that seeks to control your life. Now don't think there's any neutrality in it - it's pushing on you all the time. It's talking on you all the time, so Mammon is the spirit that seeks - it's looking for a slave.

Here's the third thing: Mammon is looking to take the place of God in your life. See? So it's looking for slaves. It's looking to take God's place in your life. If it can succeed in taking God's place in your heart, then you will find yourself serving Mammon, not God; holding onto Mammon, not the Lord; despising the Lord when it comes to the area of God's provision for your finances, or your prosperity.

So how does it operate? It operates by deception. Now you've got to remember this: a spirit talks to you - so money talks to you.

I'm using this, and holding it up; because some will be thinking: what am I going to do with it? I've already given one away - I wonder if he'll give the other one to me? That's what goes on - don't tell me you're not thinking that. See, that's why I'm holding it up wavering - because it'll talk to you. What will I do with it? See, and it's the thing you see....

Money talks. You know what it usually says? "There's not enough". It says: "you can't do that, because there's won't be enough for you"! So one of the things the Spirit of Mammon does, when it talks to you - it reminds you that you 'don't have enough'. Why? Because it wants you to know: 'you need a bit more'.

But how much is 'a bit more'? Probably, all your life, you'll need 'a bit more'. End of the week, every week for all my life, I've needed a bit more, it would seem.

So it talks: you need a bit more. You can't give. If you give, there won't be enough; so it always talks, it's always saying to you: there's not enough.

Here's the second thing that Mammon says. It says this, often when you're in a shop: "you need this". You need this! I need this. I need that.

I think I looked on a Commodore car, owned by someone in our church, and 'I need this' was on the back. I looked at it and I thought: I DO need this - this is a really nice car! Very soon my mind was agreeing with what the spirit was saying: I need this. Lovely V8 with a hopped up motor: I did need it too, you know? No, not really. It's just a spirit that talks. It talks all the time.

Here's another way it'll talk to you. This talks to Christians: if I had a bit more money, then I'd really be able to give to poor people, and help them - if I had a bit more. So

when I've got a bit more, I'll really be able to do a lot to help people - when I've got a bit more.

Now remember that the whole thing behind greed is: you always need a bit more; so that's what the spirit - so it talks. It promises you something; so it's talking to you - and it's making promises. If you had enough, you'd be really free! If only I had enough, I'd be free - I need a bit more. It's true, isn't it?

If I had enough, if I had more money, I'd be independent - I'd be able to really do some things then. I wouldn't have to go to that workplace. If I just won the lottery - man there's all these things I could do if I won the lottery.

I don't want to read about all the stories of people who won it, and their lives become ruined. I don't want to read that at all. I just want to think constantly: if I had a bit more, I'd be really right.

So it always is talking, and it makes promises. It promises: you'll have freedom, financial freedom. You'll have security - everything will be right.

Jesus talked about a man who had everything - all the money. He said: oh, now I'm right! The guy said: well what are you going to do tonight, you're souls required of you? Now what? Who are you going to leave it all to?

So money talks all the time, talks: "things are not enough" - it speaks to you, and continually tries to dominate your thinking; and if you'll agree with what it's saying, you'll end up following its leading.

Here's the other thing too, you'll notice, is that people are more valuable, if they've got more money. So automatically we rank people: the one's who've got the wealth; and the one's who've got no wealth.

The Bible says very clearly: when people come into the church - treat them all the same. It doesn't matter if they're wealthy, wealthy people; or ordinary people - they're all people, and they ought to be treated of same value.

But even in our society, people automatically think: the one who's got more, is more valuable. To me, he's got more worries, and more problems you know; but people think: he's more value.

So people think and believe that money has power; but money has power. Demons have power; money doesn't have power. Money's just a piece of paper.

It's the demon, the spirit that controls the thing, that has the power; like God has power. In Deuteronomy He says: "I give you power to get wealth".

So God has power, demons have power. Money doesn't have power; but if you believe it's got power, then you're going to seek it - and you'll find yourself in a conflict, because it will seek your heart. It'll seek your loyalty; it'll seek your service; and you'll find as you yield to it, then it starts to affect you.

People don't realise that as we give in to the voice of money (the voice of the Spirit of Mammon), we can find ourselves loving Mammon and hating God. You say: how could that be?

I can be holding onto Mammon; and despising, or in other words, thinking little of God's ways of doing life and managing money; and I can be loyal to money, and disloyal to God.

But it's actually not the money. It's not this. It's the spirit - that's the thing that gets you - it's the spirit.

So would there be any evidences in your life if the spirit had hold of you? There'd be heaps of them, because straight away Jesus said, in verse 25: "Don't be anxious".

One of the first things that happens around money, is extreme anxiety and worry. If you're having extreme anxiety and worry around finances, then you're under the influence of a spirit.

God has got no anxiety and worries to give you - He's got peace. He tells you what to do about anxiety and worry: redirect your attention in certain ways.

Here's another one - I would think that one of the biggest evidences to me, that a person is under the spirit of bondage to Mammon, is very simply this: they just can't give. It just is impossible.

See, if I have some money in my hand here, here's the big question to ask: do I have the money, or does the money have me? Who's holding who?

Now you see: if I'm holding the money, it's very simple - I'm able to then open it, and let go of it, and give it someone - which I did before.

If the money's holding me, I think: "ooh, won't be enough". I need a bit more. Can you understand?

One of the greatest ways that you can tell if money's got a hold of you, is the ability to give. I want to speak on another session, I want to talk about the whole issue of Generosity; and also what you do that brings the blessing of God around your money.

So anxiety and fear, inability to give, a poverty mentality (there's not enough) - if you continually live with this thinking dominating you - that I haven't got enough, I haven't got enough, I haven't got enough, then you are under bondage to a spirit - absolutely.

Another evidence would be: Impulse Buying. If you find you just can't stop buying - you are under the influence of that spirit. It's got control over you.

You're buying more than you can spend, more than you've got money. If you're in bondage to debt, so that you're paying so much back in interest, you've got no ability to do anything for God - this is a spirit. You're in bondage to a spirit. We need to find a way out of that.

If you continually find that you're discontented with what you have, and ungrateful for what you have - I'm sorry, you're under a spirit; because Paul said: "every state I find myself in, whether it's abundance or lack, I've learned to be content, grateful to God".

So there are some very tangible evidences, if this thing is impacting our life. Now I do remember a particular season, when God showed me clearly the extent to which I was in bondage to this spirit; and looking back now, I'm very ashamed of it - but it was a horrendous bondage.

I was brought up of course, in an environment where security was everything; so my father come back - having been through the Depression, through the war - and coming back, having to rebuild; so having security - a secure job, secure income - it was everything.

So I was working for the government, and I had a government superannuation; then God spoke to me: I want you to let it all go, and I want you to go into ministry, and set up a Christian school. Now I heard His voice, and responded to His voice. The fear that overtook my life - I can hardly describe it - just horrendous fear.

I remember when I made the decision, put in my resignation, made the decision to let go, and do what God wanted me to do - I was in tears, uncontrollable tears, for almost three days; with fear of what was going to happen to me, and my family. The spirit had such a grip around me.

I remember just weeping, and going through this dread, that I'd done something terrible to my family and to our future. I had fears about how I'd provide, because the job that I picked up in ministry - my wage went down by 75 percent. I just got one quarter of what I'd been getting; and we had very little to go on.

So what happened was, this overwhelming fear that I'd not have enough, and that I wouldn't be able to provide for my family's education, their clothing, and when it came later on to weddings, I wouldn't be able to provide for weddings. It just come around me, and along with it, tremendous shame at not having much.

It wasn't helped by Christians, you know? They actually were incredibly unkind, and some of the worst difficulties I had were with Christians. God was teaching me to break free of the control of money, and learn how to lean on Him, and depend on Him; but I

had to make a change in lifestyle, and in heart attitude. I had to learn to let go of all of the things we had; and learn to be grateful for the little things we had.

So we couldn't buy meat; we would go and buy, with some other guys, six sheep. We'd kill them all, and do them all - and then we would have meat, and the rest of the time we didn't have meat, but I was thankful we could do that.

We would come up here (to Hastings), and I'd bring a trailer up, and we'd go round into the orchards, and we'd pick up apples off the ground and put them into boxes, take them back and store them right through winter. We had apples all winter.

There are many things that Joy did, over the years, because we just didn't have the income; but what God was dealing with was: the fear of not having enough; and teaching us: He can, and does, provide - and He is to be trusted.

Now the first time I ever had money for a wedding was when the first wedding came; but prior to that never had I any excess in my account, always I was on the edge all the way. But God made a way, and we never lacked.

We had holidays. I didn't have a car for a while. We just drove around on bikes, but we learnt - the biggest thing I learnt - was to be content to trust God; and to become generous with what we did have.

So it affected the way we bought a house - the way we did everything. Everything was affected, learning to break out of the Spirit of Mammon, and the dread and anxiety and fear it would bring around every aspect of life and provision.

If we didn't have much - we didn't have much, we thanked God, and we celebrated with what we had. So we'll share with you some of the keys around that, but the big thing is: the spirit that was behind it; and to break free of that spirit was the major first step for me to get into ministry - the biggest obstacle of all, was the Spirit of Mammon. What will happen? How about that?

We've had to learn to develop a generous lifestyle; so you know, the fear of provision, and the embarrassment... I remember one of the first times I went to my friends in Wellington. We had a reunion after being in university; and of course they're all highly skilled professionals. We all came out of the same physics class, we were all graduates with honours or masters or doctorates, come to meet them for the first time; and they've all got everything that money can buy.

We just had a little humble car, we were struggling; and you could tell from the way they looked - just the despising of where we were at; and it took me a bit to get over the shame, to actually say: "No, God I thank you I've got six wonderful children, I have a wonderful wife, and we are serving you, and I'm content with that".

I had to overcome the feelings. Later on in life, we've realised that all that glitters isn't gold. In fact actually, they're all in bondage, and they've all had problems of every kind ever since; not the least being marriages breaking up, and children that went off the rails; so I've learnt to be content.

So it's a spirit. There is a spirit behind that. Does that mean that money is evil? Not at all. Let's have a look. We'll finish with this Verse, 1 Timothy 6.

Some of you may understand that terrible dread and fear. You may know what that's like, you know; and when the next bill comes, how are you going to pay it; and the sickening feeling, when they open them up, and there's all these unexpected expenses come; all of the fear of living like that...

1 Timothy 6:8. "Having food and clothing, let's be content with these" - so contentment is a huge thing.

Verse 9 – "Those who desire to be rich (or who have greed), fall into temptation and a snare; many foolish and harmful lusts, which drown men in destructive perdition; for the love of money is the root of all kinds of evil".

Notice this: 'the love of money'; not money itself. Money is not evil, it's just a form of exchange, that can either have God on it or something else on it. But it's the love of it, it's that greed, that desire, that longing for it, that in the end gets a hold of your life.

It says: the love of money, is the love of a substitute for God. So when you love, or you have a substitute for God - that is the root of all many problems; and we don't realise just how much that gets a hold of us.

The love of money is a root. So if there's a love of money, it means: you have a fear of being without it; and: it controls all the decisions you make.

In other words, if a decision comes up: I can't afford to do that. We made a decision we would never tell our kids we were poor, even though we felt it at times. We'd never say "we didn't have enough"; we'd just find a way to do the best with what we had.

So the love of money is a root that controls people; but money has no power remember. It's the spirit behind you, that makes you afraid; by telling you that: you may not have enough. That's the spirit. It's a spirit that creates fear, anxiety, dread, lust, and greed in the heart.

So money has no power. Notice it's 'the love of it' that creates it; and it says: "some have strayed from the faith in greed, and pierced themselves through with many sorrows".

So he's saying that some Christians, having started well; when God comes on their life, and they begin to prosper and get blessed - have a greed for more; and in the end, they lose what they have - they go off the rails. They lose it.

In other words, or put it in different language: when they were in need, they prayed and sought God. When they were prosperous, they didn't need Him, and other things took over.

I'll just finish with one last Verse here in Luke 16:9 – “I say: make to yourself friends of the unrighteous Mammon, so when you fail, they may receive you into an everlasting home. He who is faithful in what is least, is faithful in much; unjust in least, unjust in much. If you're not faithful in unrighteous Mammon, who will commit to your trust the true riches”?

Now notice what Jesus said: “make friends with unrighteous Mammon”. Now that doesn't mean to say: “use your money to buy people”.

It's not saying that at all, because the key word here is: “when you fail” (or when you die) - they may welcome you.

So what it's saying is: Mammon, or money, or riches; God says: use your wealth to win people for Christ; because He says: when you die, when you come into heaven, you will have people come to greet you, who will say: “thank you that you sacrificed, and I was saved, because the gospel went out”; and they will greet you with gratitude, with tears of thankfulness and joy; that appreciation, that you used money you had, to win people into the kingdom of God.

This is why, over the years as a church, we have had such an emphasis on missions - global missions. That's why we've poured money into Cambodia, Uganda, and Philippines; and more recently of course, into Pakistan, into the television station; and it may seem at times like it's just another project that we have to give money to, but understand we're taking money to win friends for eternity.

Now maybe we go through lack, and there's not enough quite at the moment; but what you've got to remember is: there will be a day where you'll enter heaven; and on that day, for us as a church, there are going to be heaps of people who will say: “thank you Bay City, you were so generous”.

I'm amazed, that for this ministry that Anwar has, so few churches are involved with it. I'm staggered, that we are involved with it. I can't understand how something with global reaching potential... We're probably the only church that's stood up and said: “we're going to go with you and make this happen”.

We raised the money for the satellite TV, had missionaries go over, we've poured money in; and of all the money that's been received in New Zealand, about a half of it



came from BayCity! It's just extraordinary. So I want to thank you, and honour you, because this is what's called: "making friends out of unrighteous Mammon".

This is about using wealth, to bring in the nations of the world, for when you fail.

So how can we break free of the Spirit of Mammon? I think the first thing is to recognise the signs that you're in bondage - and there can be many reasons.

There can be acute lack when you're younger. It can be going through hardship, and you make inner resolves: I'll never, never lack; or: I'll never have my family - you can do all this kind of stuff out of bitterness, hurts, pains and failures; or out of just straight being under the influence of the spirit; and we come into bondage.

The first thing to do is just recognise: I'm in that place of bondage. The second thing is to come to the Lord and repent.

This is a spirit - it's not about the money. It's the spirit that gets a grip of your heart, so you can't access God's blessing and fruitfulness on your lives, as He wants you to.

I know there'll be some people here, and around the issue of money, there's immense bitterness, immense grief and pain, all kinds of injustices you've faced, and difficulties and hardships; but you don't have to be in bondage to that spirit.

You can instead let God heal your heart, bring you to a place of enlightenment. Number one step, is to acknowledge where I'm at. Number two, I need to come to the Lord with a repentant heart, and say: God, I'm sorry I put my trust in these things.

The third thing is: I need to honour God. We won't go into that today, but I need to actually make a decision: that with my finances, I will give God a place of honour. We'll talk about that in another session. How can I honour God with my finances? I've got to honour God with them, to bring His blessing over them; because otherwise there's another spirit that says: "not enough".

Finally, I need to learn how to be a good steward of what God has given me - so that's another aspect again. So I need to recognise: there's a problem. I need to come to the one who can help in repentance and faith, expecting Him to help.

I need to make some changes, so I start to honour God with my giving - with the first of everything I have; and then finally: I need to become a great steward of what God has given me, so I actually then use well what God has given me; and that involves a whole range of things in our life.

Closing Prayer

Father, I just thank you for your presence here today, helping us to deal with that thing, to deal with this issue of money. Thank you Lord. Thank you Lord. Thank you Jesus.

I sense, you know, even as I talk, people get a bit tense and uncomfortable; and I'm trying to help us to just - I'm trying to uncover the spirit that makes your life miserable; that brings you into bondage, and sabotages your relationship with God. Remember no one can serve two masters. We love one, and hate the other. We serve one, despise the other; loyal to one, and disloyal to the other. It really does show up in: can I honour God with my finances? Am I managing them well, and do I have a spirit of generosity around me?

Holy Ghost, I just ask: if there's any person here today, that's in the grip of this spirit, that you would deeply convict them and help them today; that Lord as a church, we begin to journey into a place of great increase, and great blessing financially, great increase in our lives, great increase in our finance, great increase in our resources.

Father, I ask for a total breaking over our lives, of meanness and tightness and stinginess; and of every kind of bitterness and anger and frustration around money.

Lord, I ask that you would unlock the hearts of every person here; and the finances of every person - may every family here be blessed, every business be blessed, every person here be blessed in abundance in finances.

Just while our eyes are closed: I wonder if God spoke to you today, and you realised to your shame or embarrassment or fear or concern, that actually this spirit has got a hook into my life. I'd love you just to acknowledge it today, just put your hand up and say: God, I know you're speaking to me today. I'm glad you're so honest. We can't solve it all today, but we will pray for you, and believe God for a breakthrough in that thing.

For some of you, there'll be some issues in your past you'll have to address; but always it's fear, and your belief that: this thing is what I need to make my life safe.

I wonder if there's anyone else here today, and you're not yet a Christian, but you'd love to receive Jesus today, invite Jesus to become your saviour; to make a public declaration: I'm going to be a follower of Jesus.

Jesus said: "to everyone who received Him, He gave power to become a child of God" - everyone who believed on His name, trusted in Him.

So today, is there any person here at that place where you'd like to receive Jesus Christ as your saviour?

Father, I just thank you for each person that's responded here today. Father, I pray for the power of your spirit to come over their lives, to bring release in the mighty name of Jesus as we move forward into blessing, enlargement, increase and growth in every aspect of our life in Jesus' name. Everyone said... Amen!

## **Summary Notes**

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## 1. Introduction

- Jesus Teachings – 16/38 parables are about finances, stewardship; 10x verses on dollars as on faith and salvation.
- Why such emphasis on finances? Key issue is your heart.
- Mt.6:21 “For where your treasure is, there will your heart be also”.
- Mammon is mentioned by Jesus four times – one of these is a repeat.
- Mt.6:24 “No man can serve two masters – you cannot serve God and Mammon”.
- Lk.16:9-13 “Make to yourselves friends of the Mammon of unrighteousness”.
- Only thing Jesus said you cannot serve this and serve God also.

## 2. What is the Spirit of Mammon?

### (a) Origin

- Mammon =NT3126= of Chaldee Origin – Aramaic Word for riches = wealth, greed. Whatever you put your trust in.
- Came from the Syrian god of riches which came from Babylon.
- Babylon =OT894= confusion – God confused the language of the people.
- People of Babylon built their own system to get to heaven – pride, arrogance, self-confidence, independence.
- Babylon - rooted in pride, arrogance and independence.

### (b) Key Verse

- Mt.6:24 “No man can serve two masters, for either he will hate the one and love the other, or else he will hold to one and despise the other. You cannot serve God and mammon”.
- Mammon is a spirit that rests on money and controls people through money.
  - God is a spirit being – a person we are called to love and serve. Mammon is a spirit being – a demonic spirit.
  - Many modern video games mammon is an evil spirit being e.g. Dungeon’s and Dragons – Arch devil of hell.
  - Mammon = wealth (assets, possessions, earnings).  
= greed (coveting, desiring more, idolatry)
  - Col. 3:5 “Covetousness which is idolatry”.
  - OT – Warfare and conflict with false gods Baal, Malech, Ashteroth, Mammon. All demonic spirits had some form of representation in the physical world.
  - Money has no power – the Spirit of Mammon has power – demonic power.
  - All money has some spirit power on it – Spirit of Mammon (bondage) or Spirit of God (blessing).

## 3. How Does the Spirit of Mammon Operate?

- Mt.6:24 “No man can serve two masters!”
- (a) Mammon’s intention – control your heart and loyalty
- Demonic Spirits all work to turn your heart away from God.
- Mammon desires to have you love, serve and be loyal to him.
- Mammon is opposed to God (antichrist)

Looking for servants – slaves

Seeking to take the place of God in your life

(b) Mammon's operation - Deception

- Mammon is a spirit – it talks to you. If you listen and believe you will serve it.
- You won't have enough! You need this! If I had more money I could help more people.
- Mammon promises what only God can give.
- security, freedom, respect, purpose, identity, happiness.
- Mammon entices you to place great value (honour) on money.

People are more valuable if they have more wealth.

- If you believe money has power – you will want to serve it!
- Money – God is a love/hate relationship.
- Many believers don't realise it but they despise God – blame him when lose money/provision.
- Mammon is a demon – can never deliver what it promises or bring blessing.

(c) Evidences of Bondage to Mammon

Inability to Give Impulse buying

Anxiety – fear over money Bondage to debt

Poverty mentality – can't afford it Greed – want more

Discontent and ingratitude

(d) Personal Testimony

- Biggest struggles over call to serve God in ministry – issue of money.
- Loss of security – government job, superannuation.
- Loss of income – reduction of wages by 75%.
- Had to deal with fear, shame and learn trust, contentment, generosity.
- Fear for future provision – children, education, clothing, schooling, weddings.

4. Is Money Evil?

- 1 Tim.6:10 Love of Money is the root of all evil = from faith, sorrows.
- Having something in place of God is root of all evil.
- Love of Money is a root that grows in the heart like bitterness and defiles.
- Love of Money = fear to be without money, controls decisions and activities.
- Money has no power – Mammon does.
- Lk.16:9-14 "Faithful in least – faithful in much".

V9 Make friends of mammon of unrighteousness = seems to imply use money to make friends.

Key Word: When you "fail" = when you die.

Take unrighteous money, redeem it and use it to bring people into the Kingdom of God.

When you die – people from other nations meet you, welcome you, thank you.

God is able to turn money into souls – money is neutral.

- True Riches = people

5. How to Break Free of the Spirit of Mammon?

(a) Repentance

(b) Honour God with the first portion.

(c) Become a good steward of your money

- Faithful in little – God sees what you do with a little and gives you more.

- Faithful in another – first portion belongs to God either keep it or steal it.
- True riches = people. Should be using resources to steward people.

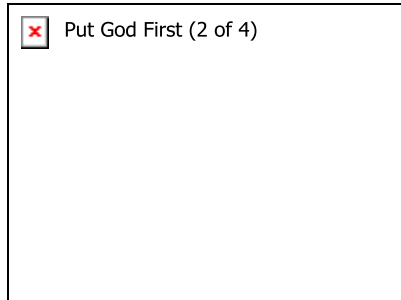
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## Put God First (2 of 4)

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*I've seen too many rich people who had miserable lives to believe that money can really make your life happy. It just can't. God can make you happy, money can't. Money is just a piece of paper. It's some numbers in the bank. It cannot make your life happy. What it does instead is it tends to create problems.*



We're just talking on money at the moment - and that's enough to get anyone to freeze up; but I do not want to take any money from anyone, I want to help you.

So today I want to share a message called 'Put God First', and I encourage you to open your heart to let God speak to you today.

We don't want any person to be under law. Law puts you under a sense of duty: I have to do this; I have to do that, or whatever.

I want you to catch the heart and spirit of how you walk with God, and enjoy a blessed life. We certainly have a blessed life.

Last week we spoke on the 'Spirit of Mammon', so let's look at Matthew 6:24 – “No one can serve two masters...” - no one. It's just impossible. You've got one or the other. “...Either he will hate the one and love the other, or he'll be loyal to one and despise the other. You cannot serve God and Mammon”.

No one can serve two masters, it's just impossible. You're either serving one or serving the other; you love one and hate the other; you're loyal to one and despise the other.

Jesus is laying this out very clear. This is the parable of the Blessed life; He's speaking in the Sermon on the Mount, and He's explaining the principles that lead to a life that's blessed; so He begins to address an issue of finances.

The first thing to see is that there is a battle for your heart that goes on every day - a battle for our heart. Every day I have a struggle and a battle for the loyalty of my heart - and you do too - no one is immune to it.

We live in a fallen world. It's under the rule of principalities and powers, so pressure from our culture comes on all of us. No one is exempt. We all face pressure, and so there's a battle for loyalty on your heart, and the Bible's very clear. It contrasts the word God and Mammon, so it's saying: God is a spirit; Mammon is also a spirit. It's a spiritual power that works and operates behind money, and wealth, and riches in the world. It's a spirit being, it's a spiritual power.

As we're well aware, whoever has a lot of money or has the accumulation, well he seems to have tremendous power; but money itself, we saw last week, has no power. It's the spirit behind it that has the power - the power to rule you, or power to rule your life, and cause you to have many difficulties.

So one of the things we know, from simple things about deliverance, is that if you are under the influence of a spirit, then it will be talking to you continually; so if you're under the influence of the spirit of Mammon, it will talk to you.

Now it doesn't sort of turn up and say: I'm an evil demon, and I'm talking to you. It's just: you have your mind gets full of thoughts, and if you listen to those thoughts, they can become so familiar and so natural to you, that they seem quite reasonable; but if a person is under the influence of the spirit of Mammon, then there'll be a number of things.

First it will speak to you. It will speak to you: "there's not enough, I need a bit more". It'll always be talking to you, and it'll be talking about money, and the concern about money: "oh, they're just after my money", or "people want my money", or "I haven't got enough money".

It'll promise you: if you just got a little bit more, you'll be really secure. If you just got set up, you'd be right. If you had enough money, then people would really notice you.

So it talks all the time, and it makes promises that it never delivers on. I've seen too many rich people, who had miserable lives, to believe that money can really make your life happy. It just can't. God can make you happy, money can't. Money is just a piece of paper. It's some numbers in the bank. It cannot make your life happy. What it does instead is, it tends to create problems.

I remember going to a man in Taiwan, and he was one of the wealthiest men I've ever met in my life - I never asked the amount, but he owned banks, and railroads, and he was extremely wealthy. He had guards everywhere he went. He couldn't even come to church; because it's just such a drama coming to church with armed guards around him all the time. He was in danger of kidnapping, and his family were in danger of kidnapping; so they used to live with security, and the first thing I saw when I go in the door is an armed guard, who checks me out before I can go. I passed three guys with guns before I got to the guy; then we sat and talked, and everything around him was very nice.

This guy has now become a Christian, but he's very, very young in his faith. So we got talking about his life, and he said to me: well, a lot of my friends don't see the need to go to church, because they see church is for needy people.

I said to him: well that's very true. I said people come, because they recognise their need for Jesus Christ, and they gather to be built, and to express His life.

I said: you actually have a need you're not aware of. He said: what's that? He was quite surprised. I said: well I look around, and I see all the wealth you have, and no one in their lifetime could spend it all, so here's the need. The number one need you have is: you have no purpose for your life; and so therefore money controls your life.

I said: I'm picking that most nights you won't sleep very well, and you'll have a lot of anxiety and fear, because you'll be fearful about losing all you've got; and not only that, you won't trust people around you, because you'll never know whether they're interested in you, or your money.

He was shocked, and he said: exactly true, I continually have trouble sleeping. Then I had a word of knowledge for his wife, and I looked at her and the Lord dropped a vision into me. I saw a vision of this beautiful bird, like one of these parakeets, beautiful colours and whatever - but inside a cage.

I said: you're a beautiful person, but you're trapped in a cage; and she began to break down and weep, and in front of her astonished husband - she broke down and wept.

She said: I hate all of this stuff - it controls my life. How about that? How about that ...and you thought they were all happy? It was quite a shock. He was shocked, so she got delivered and he got prayed for, he got delivered. Last time, I saw there was a complete difference in how they were handling themselves.

So money definitely has a spirit, money carries a spirit with it; and if the spirit of Mammon is pushing against you, you'll feel fear and anxiety over money.

Notice, straight away after this, that Jesus talks about 'not worrying'. So in the context of talking about money, He then talks about worry, and anxiety, and fear. If anything creates anxiety and fear and dread in people, it's the issue of finances, because we don't manage well, we don't know how to get them so that they're blessed finances.

So finally, the thing about Mammon: Mammon is a spirit that desires to make you a slave; and to take the place of God in your life.

You have to understand, you're dealing with spiritual entities, and you're dealing with heart issues, so it's not just a matter about giving, or doing this or doing that. It is a battle for your heart, so you can be free - God wants you to be free from fear, free from dread and anxiety around the money area, and to live in a place of blessing, and a place of joy.

Associated spirit with the spirit of Mammon is the spirit of Pride. Pride says: I've got it all myself. I've worked hard, I deserve it – and it gives no honour to God.

Pride also says: I paid this much for it, and kind of flakes what everything's worth; and a Spirit of Poverty - you can have it whether you're rich or poor; a Spirit of Poverty will keep telling you: there's not enough, there's not enough, there's not enough.

With a Spirit of Poverty around your life, you can't even enjoy what you do have; so if someone says: how much did you pay for that? Oh, nothing much, I just got it down the road at this price - and you can't even just celebrate: actually God is generous, and gives us all things to richly enjoy. How about that? God gives us all things, richly, to enjoy - so whatever you've got, enjoy it! But you can't enjoy it when you're under the power of a spirit.

We saw last week that money was not evil; it's actually the love and the spirit that gets behind it.

Jesus talks about not being worried (verse 26): "I say to you: do not worry. Look at the birds of the air - they neither sow nor reap, nor gather into barns, yet your heavenly Father feeds them. Aren't you more value than them?"

In that we see, that God doesn't require sowing and reaping, to be good to you. Many Christians think: if I just give this to God, then He'll have to do this to me - it doesn't work like that in the kingdom of God. Or if I sow, then I'm certain to reap - God will have to make sure I get something back.

Listen, God doesn't operate that way. God is generous. He gives to the birds, and they don't sow at all. God is just generous. This is hard for us to get a hold of, God is extravagantly generous. He is not mean. He does not withhold. It's the devil who withholds. The devil is the thief. It's the devil who's the robber. It's the devil who's the poor one. God is extravagantly generous, in every aspect - it's His nature to be extravagant and generous.

So He points it out: don't be anxious. God is so generous to the birds, and you're much more value than a bird, see? Then he goes on, and he said (verse 31): "Don't worry, saying: what will we eat? What are we going to drink? What do we wear? After these, all the Gentiles seek; and your Father knows you need these things."

So he says: don't get anxious about how you're going to meet daily living requirements. God knows what you need. He said: the world worries like that. If you're a believer, God has a blessed life, where you don't live in anxiety and dread and fear about your provision.

God has become your provider. You're released from the burden of having to make it all happen, and to work under this dreaded spirit - this heavy task master - that drives and



hurts people. We're called to live under the influence of the Spirit of God, under the blessing of God, in our financial and material area of our life.

So notice then it says: "but..." (it says what you should do). It says: "don't be anxious". So it talks about firstly: here's the conflict, something is competing for your heart; and secondly: don't get anxious, because if you're anxious, you're not in the place of freedom; and then thirdly, it says here's what you do: Put the Lord first. Nothing could be clearer.

"Seek first the kingdom of God", or seek God's rule or order around your life, and every aspect of it; and seek the way to live, or a right way before God to live, he said: "...then everything else will add to you".

Now that's an extraordinary promise. Of course, it's not one that too many people see happen, because it requires of us: prioritising God in our heart.

It says: "seek first", not seek second, or third, or add on a bit of God. It's not 'add-on God' - I'll run my life, and add God on. That's not what brings adding into your life.

Adding means God's power or God's blessing comes on your life, and around your life, and things start to attract into you; that before you had to work and stress and sweat to get.

So it says: "seek first the kingdom of God", and I want to look at this area of putting God first, giving God the first place, giving God the first place; not the second or third, or a little add on.

In Exodus 13, you'll see this 'Putting God First'; or this area of 'First-Fruit'; or 'first in your life' – and you'll see this goes right through the Bible.

So what do I need to do with my money? Well I need to do two things at least: #1 I need to give God the first; and #2 – I need to steward, or manage the rest; and mismanagement is no substitute. You can't just expect God to meet everything, if you won't manage your part of it properly.

So notice here, the Lord spoke to Moses saying: "Consecrate to Me all the firstborn, whatever opens the womb among the children of Israel, both man and beast - it is Mine".

Consecrate, or set apart, the firstborn. Verse 12 – "You shall set apart to the Lord all that opens the womb, every firstborn that comes from every animal which you have, males shall be the Lord's. Every firstborn of a donkey, you shall redeem with a lamb. If you don't redeem it, then you'll break its neck, and it'll be sacrificed. The firstborn of your men among your sons you shall redeem"

“So it shall be, when your son asks you in the time to come, saying what is this”? Or in other words: why are you managing your money like this? Why are you managing your resources like this? You'll say: “It's because, by strength of hand, the Lord brought us out of Egypt, and out of bondage”.

So notice even here, at this first introduction of the law of first-fruits, or the first, giving the first to God, it says very clearly two things: #1, that we should give the first portion to God; and #2, it comes because we're grateful for what He has done.

This is not a matter of law, or obligation, or duty. This is an issue of gratitude, so when your children ask you: why is it, that you manage your finances by giving the first portion to the Lord? You say: because God delivered me out of bondage. I used to live in the world in anxiety and debt and dread; I used to live coveting; I used to live in bondage and fear.

I had all kinds of things going on, my money was in a mess, and now God has delivered me out of all of that bondage. Now I'm in a place of blessing, and here's why I'm in a blessing: I put the Lord first. This is a principle for how families should govern their finances.

Notice it said: “you have to set apart the first born of the womb”. Suppose I've got two sheep, a ram and a sheep; and now I have the first lamb. Now, this is the way we would think: I will wait until I have 10 lambs, and I'll give one to the Lord; but what the Bible says is: no, the very first one, you give that to the Lord.

Now here's the question that immediately would come, if you're under the power of Mammon. What if the ewe fails to bring forth any more lambs? What if it damages itself, when it has that first born, and can't produce any more lambs? Where will I be then? I know what I need to do: I'll keep this one, and I'll wait until I've got 10, and I'll give the tenth one to the Lord. That is not giving the first to the Lord.

Here an act of faith is required. The act of faith is this: I will give the first, and I expect all the rest to be really blessed; and you'll find consistently, whenever it talks about giving the first to the Lord, the purpose of it is to redeem all the rest, so that the rest is blessed.

The hard thing is to think that way, because we don't tend to think that way at all. We think: I'll wait until I've got a few more, then I'll do it. But this is the principle: when we offer the first to God, it puts all the rest under blessing.

That's it in a nutshell; so when you offer the first to God, all the rest of what you have is now blessed; and I'll show you some scriptures related to that, but if you would just take away this one thought: if I give my first to God, then the rest is blessed. There's a blessing on it.

What does that mean? It means: I don't suffer the devouring, by lots of things going wrong, that others suffer. I have opportunities come, that others don't have. It's: somehow, God makes the nine-tenths go further than the ten-tenths.

Now when you're living in bondage, if you can barely making it on ten-tenths, then surely in your mind you'll think: nine-tenths, I'm going to fall over.

What He's saying here is this: you have to act in faith. Your money is under the power of a spirit. Put it in God's hands. Okay, here it is, I give it to You God. He says: no, no, no, no, no. I only require the first portion - you give me the first portion, and all the rest is under blessing.

This principle follows everywhere. Romans 5:8 – “While we're yet sinners, Christ died for us. God in His generosity, gave His first born”.

Jesus Christ was called the lamb of God, the spotless lamb of God. He was called the Firstborn, from the dead; so Jesus Christ - God actually modelled it. God gave, or He gave of His Son.

He gave generously and extravagantly; He gave His Son, who was holy and spotless and clean? His Son, Jesus came to the earth, born of a human body.

Now here's the deal: we are unclean in sin, but God's offering of His first born, makes all of us clean. In other words, the blessing comes on all of humanity, because the first is given.

Jesus never had His life taken from Him - He gave His life. There's no duty, or taking - right through the Bible - when it comes around this area of this first portion to God. It's always an issue of Faith, of trusting that God's principles will work.

You see it from one end to the other. Even in the Garden of Eden, God gave them plenty, but He said: there's one that belongs to Me; you can't touch that one - touch that one and you die.

The first is always something God says 'belongs to Him'. I don't have to give Him everything to prove that He's Lord of my life. What I need to do is, to show He's my Lord, by actually taking the first portion and giving it to Him.

He may ask me to give at various times, and He has done in all kinds of ways; but if the first is in His hands, then the rest is blessed. The big deal is to put the first in His hands.

You're all very happy today, everyone happy? There's something, a pressure comes around, every time we try and talk about this area.

Have a look in Leviticus 27:30 – “All the tithe of the land (all, all the tithe of the land), whether the seed of the land or the fruit of the tree, is the Lord's. It's holy to the Lord”.

God is saying to people that He's provided for abundantly, He's given them all this wealth; and He's saying: the first portion or the tithe belongs to Me. It belongs to God.

Now here's an interesting thing. If my finance resources and life is under God, then I show it by giving the tenth. When I give Him the tenth, the rest is under the blessing. If I withhold the tenth, I'm withholding what belongs to God.

I used to think, when I started off giving a tithe, and started to give and tithe, I thought I was doing a big deal. It was a huge deal, because I was under a spirit of bondage.

After I gave for a while, I realised: actually, this is no big deal at all. I can't out-give God. How can I possibly show Him that I really honour Him, and love Him, and value Him? Well this is the way, I just give Him a portion of what I have, and we have done that faithfully since we first heard about this.

Notice that the first portion determines the rest. Have a look at this in Romans 11:16 - the first, the nature of the first portion, determines the rest. "If the first is holy, then the lump is holy. If the root is holy, so are all the branches".

Notice what its saying: "If the first fruit is holy, then the root is holy", or the rest of it is holy. Now we just saw that God has spoken to His people. He said: "Out of all the tithe, of all the trees (agricultural land)..."

He said of the tithe: the tithe belongs to the Lord, and it's holy. I'm going to show you something. Your money can be holy or cursed; and it all depends on the place you give God in your money - simple.

Notice He said: the tithe is 'holy to the Lord'. In other words, it is sanctified. We were singing that this morning, holy to the Lord. So the tithe is holy to the Lord; and the Bible says: if the first fruit is holy, all the rest is holy, all the rest is blessed. So the principle is always the same. When you give your first to the Lord, the rest is always blessed. The blessing of God comes upon it, so let's have a look at a couple of things related to it.

So the first portion determines the nature of the rest. In Joshua 6, they went in to take the Promised Land; and we, as believers, would think of the Promised Land as being: the promises of God, the blessings of God.

The Promised Land was a land of promise. It was a land that came by promise, not by working hard, but they had their part in it. Notice what God says, when they go in there, and the first city they come to is Jericho.

When they come to Jericho, God said an interesting thing about Jericho. Joshua 6:18 – "By all means abstain from the accursed things, lest you become accursed when you take of the accursed things, and make the camp of Israel a curse and trouble it. All the silver, gold and bronze, vessels of bronze and iron are consecrated to the Lord, or devoted to the Lord. They will come into the treasury of the Lord."

Now notice you see two words there: 'devoted to God'; and 'cursed.' You can't have them both - its one or the other. He's saying: this city Jericho - I want you to touch none of it.

He said: I want you to conquer the city, and when you've conquered the city, whatever wealth you find there, it comes into the house of the Lord. It is the Lord's - it is the first fruit, the first portion.

Now you can understand, it's the same deal with the sheep. I've got all these battles, I'm going to have to fight to conquer all these cities; and here's the first city, and now I start to see gold and silver.

Maybe we're not going to win so much in the other cities. You know, there's a lot in this first city. Maybe we could just wait until we've conquered three or four cities, and then we'll take our portion and give it to the Lord then. We'll wait and sort of see how this goes.

No, He required them, by faith. He said: "the first belongs to Me". He required them by faith to take what was the first, and give it to Him, and believe that if they did that, the rest would all be blessed.

So that first thing, the first portion, the tithe or whatever it is that belongs to the Lord - it either belongs to the Lord and it's devoted, or it's stolen from the Lord and it's a curse, so notice what happens here in Joshua 7.

"Now the children of Israel committed a trespass concerning the accursed things (or 'devoted' things), for Achan took of the devoted things (or the 'accursed' things), and the anger of the Lord burned against the children of Israel".

Before he took it, it was devoted to the Lord. After he took it, it was a cursed object. Now this is extraordinary.

That means, I can have an object - take this bottle here. So God says: you give me the bottle, the first thing - and there's lots of water coming after this. I look at it thinking: I'm pretty thirsty, I wouldn't mind that you know? I've been fighting all these battles, I've got to fight this war, and here's all this treasure. I wouldn't mind that, you know? It'd be quite good for me to have that.

I've got to decide what to do with it. The choice is always mine; so the choice is: either I give it to God - in which case it's devoted; or I keep it - in which case it's cursed.

Isn't that interesting? That's what He's saying. He said: if you give it to Me, then it's devoted, and blessing is on the rest; but if you hold it back, it's cursed, and now everything else is cursed.

So the next thing that happened was: they had no power to stand in the battle. They were defeated by an inferior army at their next battle; and God's trying to teach us, that behind the natural, there is a spiritual power.

It wasn't that the army was any less, or they had fewer weapons. The problem was they lacked power. When Achan held back the thing that was devoted to God, and kept it for himself, he and everyone around him no longer had power to overcome. The power to overcome depended on the devoted thing belonging to the Lord.

It's the same thing with our finances, and our resources. If we keep back from God what is owing to Him, it turns from being devoted to Him, to being a curse for us. When I give my first portion to the Lord, it ensures blessing on the rest. If I hold it back, I'm under the power of Mammon.

Now why did this guy go for it? The Bible makes it clear why he took it. Joshua 7:20 "They finally found him out", he said: "I have sinned against the Lord God of Israel, and this is what I did: when I saw among the spoils a beautiful Babylonian garment, two hundred shekels of silver and a wedge of gold weighing fifty shekels - here it is - I coveted them, and took them, and I hid them".

The Bible says in the New Testament, that coveting is idolatry. So what happened is this. He went in, he fought the battle. When he fought the battle and they conquered the city, he comes into a place where there are these garments, in silver and gold.

Now the instructions were clear: this belongs to the Lord. Give it to the Lord. But he looked at it and thought: ooh man, I could do with these - this is good. He kept it for himself. He coveted what belonged to God; and so the sin of coveting, or greed, indicates he was under the power of the spirit of Mammon.

Mammon is a spirit that moves in greed, you just can't have enough - so a problem came. Notice this: before he took it, it's devoted; after he took it, it's cursed.

This is how it seems to me to work: I can either have 100 per cent of everything I have - and it's all under a cursing, and under the power of the spirit of Mammon; or I can have 90 per cent of what I have - and it's blessed.

I have found from years of experience, that 90 per cent with blessing, is better than the 100 per cent with trouble. I know at times it has been very difficult to uphold that commitment, but it was always about an issue of the heart. Will I put God first, and trust Him?

Now I want to just pick up four very simple heart issues that lie behind giving the first portion to the Lord. Remember Jesus said: "the battle is one for your heart", there's a spirit that is seeking to conquer your heart, so here they are.

#1, the first one is the principle of Honour. The word honour means 'to value', or 'to place a weight' on something.

So will I honour God; and place value on His willingness and ability to bless me? What value will I put on that? Will I honour, God and put Him first in my finances? What value do I place on God, in the issue of managing money?

That's what it boils down to; and very similar in Proverbs 3:9 – "Honour the Lord with all your substance, and with the first fruits of all your increase".

Now the way we have done it is: whatever we have done, we've always considered God's best, and how we would best advance His kingdom. So when we come to buy a house, it was never about what would look good, or be nice, or in the right area. It was always: what would help advance the kingdom of God? What kind of house do we need to have that would enable us to have people in and out, and show hospitality?

It was always going to be a factor. It was never just about: whether we could have a family. It was always about: what God had for us. We've always tried to put Him first around all these different kinds of areas, and God's kept us from all kinds of difficulties; and brought us into all kinds of blessing around this, that we could never have imagined. I don't even understand how it happens; that we have what we have now.

It can only be understood by Blessing. There's no tangible or visible sign, that we've been able to progress as we have. It is the blessing of God that's done it, and so you know, so we're blessed. We're blessed! I can't say I'm that smart on all this issue.

There's a second area, the area of Faith: will I trust God, that He is a generous provider? Will I trust Him, He will generously provide for my life? Think about that. It's an issue of Faith. Will I trust Him, by giving my first portion to Him?

How old was Abraham, when Abraham had his first son? About 100 wasn't he? His wife was probably in her 90s? Now remember, he got impatient waiting for that first son, and then finally he got the son - he got a mess with Ishmael, and then he still has to wait for the promise.

So finally the promise comes, he's got the first son. Now you've got to understand, if you're 100, and your wife is nearly 100, getting any son is a miracle. It is. Now - and this is the son of promise, this is the son he loved.

In Genesis 22, God says: "Take this son that you love, and offer him up to Me." No! How could this be? She's so old! What if she doesn't have any more children?

Can you understand, that the same thing we talked about with the sheep, and with Joshua - it's exactly the same deal. Is she able to have any more?

It's not like: hey God, look, I'll tell you what. Can we put this deal off, wait until I've got a few more in the family, and then we'll bring #10, and give #10 to you?

No, it was an issue of: do you trust Me - that the promise stands, regardless of whether Isaac is here or not? He had the promise before he had Isaac; and when he offered up Isaac, he knew he still had the promise. God cannot lie.

This is why he's called a Man of Faith, because he trusted God over this issue. If he offered God his first and his best that he loved, then God would somehow restore him, raise him up; God would fulfil the promise that he'd be a father of nations. It's an issue of Faith, and that's why he's called the Father of Faith - because he made what is almost an ultimate sacrifice, and in doing so, showed us just the great love that God had.

Here's the third area: gratitude, gratitude, gratitude. So one is honour - placing value on God; the second is faith - trusting that He can actually provide, better than I can provide for myself; and if I put Him first, I can then expect the blessings on everything that I do.

The third thing is Gratitude: am I grateful to God for all He's given me? How grateful am I? Now think about this: Abraham, in Genesis 14, had been blessed, and become very wealthy; and he came after a great battle, where he rescued his nephew Lot, and he met with Melchizedek, the high priest. The Bible says: "he gave him a tithe of everything". Now he wasn't required to. He gave it as an issue of gratitude.

Now get this: immediately, the King of Sodom came to him. He said: listen, you can have all the goods, but give me the people.

He said: I will not take anything of yours, lest you say you got me rich. I want my total blessing and source to be in the Lord.

Now it's no coincidence, that at the point where he gave this offering to the Lord, there was a choice between: negotiating with the King of Sodom (or the spirit of Mammon); or dealing with Melchizedek, which is a type (or a picture) of Jesus Christ. Will I put God first, or will I put Mammon first?

He said: no way - I'll enter no deals with you. I want to put God first. He will be the source of my supply.

So again, notice that the motivation is one of gratitude. Now how much would you pay to get your soul out of hell? What would you put on the line, if you had a vision of hell, and you saw what it would involve for eternity? What would you be willing to give up, in order to BUY freedom from that? The answer is: you'd put everything on the line. However you don't need to; we only need to put one-tenth.

We're not buying anything. We're actually saying: God, it was too expensive to save me. You have saved me. You have given Your Son to save me. The least I can do is



acknowledge, with gratitude, your generosity; and honour you and trust you, and give to you. It's very, very simple isn't it?

You find even in the New Testament, there's the last one here: it has to be of a Willing Mind. So the last thing is: will you give out of a willing heart; or will you give out of duty and obligation: I have to do this?

We have never in this church, ever said: you have to tithe. I've always avoided saying anything like that. Do I believe that we should tithe? Of course I do. We do, and we do it diligently and regularly; and we give, and have offerings, and are grateful for all kinds of things, ourselves personally.

But the thing is, I don't want anyone to come under the law. It has to be of a willing heart. When they came to offer for the building of the tabernacle, the first question God says: every person who is of a willing heart.

Paul is writing at the Corinthian Church, in 2 Corinthians 8, he says: "It's required, first of all, a willing heart"; so it's not a compulsion, no arm-bending, no twisting, no manipulation, no pressure - it's a willing heart.

A willing heart comes because you have revelation that God is good, and generous, and I want to honour Him, I'm so grateful to Him. When I do that, and give Him that, it's now an issue of Honour and Faith, and this is what brings the blessing on the rest.

Now if I'm going to give God the first, it needs to be the first - so it comes right off the top; and it's not at the end, when everything else is paid - it's the first.

When Jesus spoke to the Pharisees in Matthew 23:23, he said to them: You will tithe; and you tithe off this and this and this.

He said: these things you ought to have done; but the weightier (or bigger) matter, and bigger issues of Justice and Mercy and Faith, you've forgotten about those altogether.

You got legalistic about tithing every carrot. One carrot in 10 goes to God. You've got into all that kind of legalism; and he said: what you've missed is the bigger issues of justice, treating people rightly, mercy, showing people kindness; and faith, trusting God. Those are the biggies. Those are the big issues.

So I need to make a decision then, what I'm going to do. I do not want to live under pressure, stress and bondage.

I must make a decision to bring my finances out of this place of pressure under the spirit world, and into a place of an open heaven with blessing; and God says that very clearly in Malachi.

He says: why don't you just check me out on this one? See that I want to open up the windows of heaven, bring what you have into the storehouse”.

So I want to encourage us in this. Go through the scriptures yourself, and then begin to ask yourself: I wonder what is happening in my financial world.

Remember, I'm required first to honour God with the first part, then I have to manage the rest; and we're not dealing with how to manage the rest at the moment.

We're just looking at bringing the whole financial area under God; and the first part of it, is to take my first portion, and give it to the Lord; to take my tenth, and to take it off the top, and give it into the house of God. That's where it goes.

Now people have got all kinds of ideas, and they do all sorts of things, but it's not what the Bible says. Listen: the tithe, or the first fruit, is the only part that's got the power to redeem the rest.

I need to make sure I treat it as a holy thing, and I need to put it where God says to put it. Then I can believe consistently for the best.

So I believe God wants to help us in this area, and I'm speaking this in order to bring just some clarity around our heart; so we actually see how to respond out of a good heart.

Now the world has criticised the church on this thing of tithing; but let me just finish you with this. I was watching a program on Oprah (I don't watch Oprah very often, but I watched this particular one), and I was absolutely astonished what I heard.

The special guest was a financial manager, who helped people who were in distress and debt, to get out of their distress and debt. So they had a few people of course, who had credit cards maxed up to the maximum height, everything like this, and they were totally in bondage.

They got this woman to come, and she spoke with her; and they got people to describe their problems; and she said: what would you advise them?

She said: it's really quite simple - they need to tithe. Now she was not a saved person; she's not a Christian person. She said: I've done a study of money and wealth, and people who have it and people who don't, and I've noticed something quite interesting, when I've observed all these different people.

She said: I've studied the people who've got it, people who haven't; and I've noticed that for some people, money is attracted into them. I've noticed with other people, money seems to be repelled away from them; and when it's repelled away from them, they seem to go from difficulty to difficulty to difficulty; but the others just seem to go from blessing to blessing to blessing.

She said: so I've realised that there's a power involved; and she said: either you have power over money, or money has power over you.

She said: I've also learned, the only way that you can know whether you have power over money is if you can open your hand and give.

She said: consistently I have seen that some of the wealthiest people also give no less than ten percent. They just practice it, as a part of maintaining power over money.

Most people, money's got power of them, and they're in fear of it; so the moment it comes to giving anything to anyone, immediately there's conflict in the heart; and she's saying that actually, generosity or giving is the only way you can demonstrate and maintain your power over money.

Now that's a secular person, in a secular program, talking about the whole issue of money, and a power behind money. She couldn't give it the language we can give (didn't have the Bible connections with it), but did understand this: that there is a power behind it; and that the only way I can be free of that is if I start to learn how to open my hand, and to direct giving.

We see from reading the Bible, that if I put the first fruits to God, then I have blessing come around the rest. Things start to come towards me, instead of going away from me. I come into a place where there's a river of blessing.

Another time I want to talk about generosity, which was touched on today, the whole area of having a generous spirit. This is the Christian spirit, it's a generous spirit.

I want to just ask you this, to consider: where am I, in this whole area? Am I in problems? Am I giving God the honour and the glory?

[Closing Prayer]

If you're here today and you don't know Jesus: you know one of the greatest things to understand, is the generosity of God.

I know we've talked a little bit about finances, but we're talking about coming into a blessed life; and the first step of coming to a blessed life, has nothing to do with money.

It's to acknowledge Jesus Christ. God gave His Son to love you, and bless you, and to bring you out of sin; Jesus died on the cross to redeem from sin. He gave His life as the offering, so you could become clean and blessed, but what it requires is that you identify with that, and that Jesus becomes your offering.

Instead of trying hard to be a better person, you come to the cross and say: Jesus, I accept what You have done on my behalf. This is my offering, on my behalf, and I thank

You my life is sanctified and made whole, and I'm free from sin, because You are my first fruit.

You are my offering. I take what You have done, and I say: God, accept this offering of Jesus Christ. What an amazing deal. What a great thing.

The first step of course is: you need to make a decision to receive Jesus. How much more could He give you? He doesn't want you to suffer. He wants you to be blessed; and the first step is to receive what Jesus did for you, and invite Him to come into your heart.

In a moment, we'll all stand together, and we're going to rejoice; because God in heaven rejoices when a sinner comes to Christ. We'll all hold hands together, and church, let's reach your hands out to them, and let's all pray this simple prayer together.

Prayer is just talking to God. When we talk to Him, He'll hear you; He'll hear us when we talk. Let's just follow us in this prayer, all just listen to the words; and pray this prayer, reaching out to give your life to Jesus.

“Father in heaven, I come to you in Jesus' name. Thank You for loving me. Thank You for accepting me. Thank You for sending Jesus to die on the cross for my sins.”

“Jesus, I ask You to forgive me. I turn away from all my sins today. I receive You as my Saviour. I give You my life today. I receive Your spirit into my heart and today before heaven and earth I declare Jesus Christ is my Saviour and Lord and my friend forever. I am blessed. Amen.”

With all our pain and hurting, He understands us and He forgives us. You know today, the Bible says that God wipes away all your sins, all your failures; and sees you as His Son, His Daughter - clean, acceptable inside. You belong to Him. He loves you. God is a God of fresh starts, always fresh starts.

Last decision, just in your own heart, here's the questions to ask:

How do I honour God in my finances?

Do I have faith that He will provide?

How grateful am I for what He's done for me?

Do I have a willing heart? Or do I get niggly when someone asks me for anything?

I just pray blessing upon every person here. Father, we pray increased blessing, that not only as we are blessed, but all our finances will be blessed as well. We pray blessing on each household, each family, each person represented here today.

Father, let today be a day of decision, and a day of new beginnings in Jesus' name, and we give You all the honour, we can never out give You!

## Summary Notes

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### 1. Introduction

- Mt.6:24 “No one can serve two masters, for either he will hate the one and love the other or else he will be loyal to one and despise the other”.
- There is a battle for your heart over the issue of money – a daily on-going battle.
- Mammon is a spirit that seeks to capture your heart, loyalty and love.
- Mammon = Aramaic word = “riches”, wealth (assets, possessions, earnings).
- Spirit of Mammon:  
Speaks to you Overwhelms people with fear and anxiety  
Promises you much Desires to take place of God in your life  
Seeks to enslave you
- Money has a spirit power operating behind it – Spirit Mammon – or Spirit of God.
- Associated Spirits  
Spirit of Pride – I worked hard to get all this, I am entitled to these things.  
Spirit of Poverty – Not enough, why should you have those things and not me.
- V26 - God is generous – He is a giver – it is His nature – He is extravagant.
- V33 – “Seek first the Kingdom of God and His righteousness and all these things shall be added to you”.
- Put God first in your heart and financial matters – faith not fear (anxiety).

### 2. The First Portion belongs to God

- What should I do with money? – Give the first portion to God and steward the rest.

#### (a) Ex.13:2 “Consecrate to me all the first born”

- Every first born animal was either sacrificed or redeemed with a lamb
- This was an act of faith – did not know whether animal would produce more
- Didn't want to give until had 10 lambs and give one – gave the first born in faith
- The offering of the first born redeemed the rest – all others are now blessed.

#### (b) Rom. 5:8,18 God demonstrates His own love towards us in that while we were still sinners – Christ died for us

- Jesus was referred to by John the Baptist as the “Lamb of God”
- No one took Jesus' life He offered it up – He is the first born
- God gave the first born so the rest could be blessed

#### (c) Lev. 27:30 “All the tithes of the land is the Lord's”

The first portion belongs to the Lord – it is the Lord's  
The first portion is devoted – set apart for the Lord

### 3. The First Portion determines the nature of the rest

(a) Rom. 11:16 “If the first fruit is holy, the lump also is holy; when we give the first to the Lord all the rest is blessed. When we withhold the first from the Lord the rest is cursed.

(b) Josh 6:18-19 Jericho – all the silver and gold and vessels of bronze and iron are consecrated to the Lord – they shall come into the treasury of the Lord.

- Jericho – was the first city. All its contents were first fruits to the Lord.
- It took faith to give the silver and gold to God – what if they win no other battle?
- They did not wait to conquer other cities and then give tithe to the Lord.
- Achan took what was devoted to the Lord

Money: Devoted before he took it Choice 100% kept all cursed

Cursed after he took it Choice 90% kept all blessed

Result was no spiritual power to prevail in warfare

V2 Key sin: Covetous – greed and deception.

#### 4. Giving the First Portion is an Issue of the Heart

- Giving the tithe, the first portion to God is a heart issue.
- Is God going to be first in my life, have my love and loyalty?
- Key Heart Issues

(i) Honour - Will I honour God and place Him first? (Prov.3:19)

- What value do I place on God and my relationship?

(ii) Faith - Will I trust God with who He is – a generous provider

- Will I trust God by giving my first 10th – tithe?

e.g. Gen.22:1 Abraham gave his first born son

Gen 4:4 Abel gave his first born animal

(iii) Gratitude - Am I grateful to God for all that He has given to me?

e.g. Gen.14:18 Abraham gave tithe out of gratitude to blessing

(iv) Willing - Will I give out of a willing heart or out of duty, fear

e.g. Ex. 35:5 Israel brought with a willing heart

1 Cor.8:12 First a willing mind

- Without exception tithers say – I am blessed God has blessed me
- Without exception non tithers say – I cannot afford to tithe
- The first portion carries the blessing that redeems the rest
- Mt.23:23 “These things (tithe) ought to have done and not neglected the weightier matters of the law justice, mercy, faith”
- Mal.3:8-9 “Prove me in this – bring the whole tithe into the storehouse”

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## Generosity (3 of 4)

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*We have seen many people that have had much money and yet they didn't have what money seemed to promise, health and prosperity and every good thing. It seems like it still eludes them, so we looked at that and saw that Jesus taught very specifically about*

*us placing God first. To be generous is to be liberal. It's an attitude of heart that shows up in every area of your life including finances. Generosity exposes selfishness!*

I want to speak today on Generosity. I've been learning as I've been going, you know, I haven't spoken on money for years really; and yet Jesus spoke on it so much, so many times.

A large percentage of what Jesus taught and spoke about was stewardship, and managing natural things; but when we start to talk money, immediately people tend to freeze up.

So let's go back where we started in Matthew 6:24; and it's talking about laying up treasures in heaven. "No one can serve two masters. He will hate one and love the other; or he'll be loyal to one and despise the other. You cannot serve God and Mammon".

So we see God is a spirit, Mammon is a spiritual power, and we looked through and talked that money itself doesn't have power, but the spirit behind it does.

So the Bible's very clear, in Jesus teaching, that it's impossible to serve both; but that doesn't mean you shouldn't have money. In fact actually, you could be a great blessing if you have money.

You can have a lot of money, and be no blessing to anyone; or you can have very little money, and be a great blessing to people. It's not the amount of money; it always has to do with the heart.

As we learn about the spirit of Mammon, we saw that there is a battle, a spiritual battle, for your heart. There is a conflict between money, and the values placed on money, and what money seems to be able to do.

We saw that that is like an illusion; because we have seen many people that have had much money, and yet they didn't have what money seemed to promised: health and prosperity, and every good thing. It seems like it still eludes them; so we looked at that, and saw that Jesus taught very specifically about us placing God First.

Last session we talked about seeking first the kingdom of God; putting God first in our money; and that as we honour God first in our finances, then the rest is set apart.

Matthew 5:17 - Jesus said: "Do not think I came to destroy the Law, or the Prophets. I didn't come to destroy, but fulfil".

So Jesus is saying to people, who thought He was going to do away with the Old Testament (do away with the Bible), and He's saying: don't think that I'm going to do away with it.

He said: I'm not going to destroy what was in the Old Testament. There are many things in the Old Testament, but He said: what I'm going to do is - I'm going to fulfil them.

He's saying this: you have the Old Testament. I'm not going to take it away. I'm going to teach you, and show you what it's true intent was; and I'm going to show you how you work it out in your life, so you don't live under law, but you live in a new realm of the spirit - under the grace and favor of God.

Now the dilemma for us, as Christians, of course is: we tend to pick up a bit of the law, and the bits that suit us; and we'll apply it and say: I'm going to live under that; but we're called to live in a different dimension now, we're in the new covenant.

For example Jesus didn't do away with law. He said, notice His statement: "I come, not to do away with it, but to fulfil it".

Then He begins to talk. In verse 21 He says: "you have heard it said to those of old: you shall not murder" - so don't kill, or don't murder was an Old Testament commandment.

How many people have killed someone here? Okay, so we're doing pretty well, but Jesus said: I want you to understand that it's not a matter of the letter of this thing. Actually there's a heart motive behind it.

He said: I'm raising the standard; I'm telling you what this really means: it's not about whether you've murdered someone; it's a matter whether you keep your heart free of anger and hate against people. He said: I want to lift you to a different dimension.

Then He talked about the area of Adultery, verse 27 - Adultery of the heart, He's talking about. "You've heard it said to those of old: you shall not commit adultery..."

One of the Ten Commandments: "Do not commit adultery". I won't put that question out, because there may be one or two have; but He's talking about the act of adultery.

He's saying: I'm telling you something different. He said: I am raising it up, and showing you how God intended this to be fulfilled - that you'd not have lust in your heart (lust after someone), because if you've got lust operating in your heart, then adultery is already present.

So you notice now, He hasn't done away with the law. He's lifted up an understanding of what it really means.

Now we have to understand that when you look at the Old Testament, some of the laws were moral laws; some of them civil laws; and so on. The dilemma for us is: what do we do, and how do we handle it; but you see here Jesus lifted the level of expectation up.

So for example, concerning circumcision, in the Old Testament all the children, descendants of Abraham were to be circumcised. Now in the New Testament, in



Galatians, it tells us that circumcision is of the heart and spirit, it's not a physical circumcision - otherwise the moment you become a Christian, we've got to circumcise you.

So He said: we're not under that. There's a fulfillment that comes by the spirit; and that fulfillment is a circumcision of the heart, where you have a heart change; because people cannot murder someone without hate in their heart; people cannot commit adultery without lust in their heart. People can be physically circumcised, but still have no faith in Christ. You getting the idea of what it means: the fulfillment of the law?

So then we start to look then at the issue of tithing. In the Old Testament - and we won't go into all the details, I just want to catch the spirit of this - the Old Testament said: give a tithe to the Lord. Why would we come back just under the letter of that, when we come under the letter in no other area?

You see, what He's really saying in the New Testament is: I don't want your heart to be in conflict with God over the issue of money; I want you to be free. So in the New Testament He raises it up: tithing was the letter of the law. He says: "I want you to have a generous heart", and almost all New Testament teaching concerning giving, has to do with the heart attitude, generosity, willing heart, free will.

When we talked on this area of Mammon, and giving, we said: it required that it came out of a heart that honored God, had faith in God, was thankful to God, and was willing.

Whatever you give then is acceptable to God, if the heart is right; because it's possible for people to tithe diligently like the Pharisees did; but have no heart for God, nor trust Him in any financial area. In fact, the Pharisees were quite covetous, yet they tithed.

So when it comes to the area of tithing, it's not just a matter of physically, or literally, tithing every carrot and every turnip and every apple. It's actually: having a heart free from greed; and being full of thanksgiving, and generous; because I know many Christians who will diligently tithe, but generosity isn't in their life.

It's like saying: well, I haven't murdered anyone, but I've a little hate sitting in my heart, and that's okay; or: I haven't committed adultery yet (or haven't been caught out), but I've got all this lust going on in my heart, but that's okay.

No, no, no, no, Jesus lifts it all in the New Testament to say: we're under a new covenant, and it has to do with the heart and the spirit, so we're not caught with the letter of the law. That's why I've never commanded, or demanded and told people: they must tithe. Instead we talk about honor, and first-fruits, and giving to God; and being generous is the thing that flows. It must come from the spirit.

Now clearly, tithing was in the Old Testament; and every other realm of Old Testament law was lifted to a higher level; so clearly our giving is going to come to a different level,

than it was in the Old Testament. We won't be stuck with the letter of the law; we have a new realm, that's a realm of generosity and giving. It's a lifestyle.

I want to talk about Generosity, John 12:1. Six days before the Passover, Jesus came to Bethany, where Lazarus, who had been dead, whom He had raised from the dead. That's where Lazarus was.

They made Him a supper and Martha served, but Lazarus was one of those who sat at the table with Him. Mary took a pound of costly (that word costly - you can underline that) oil of spikenard; she anointed the feet of Jesus, wiped His feet with her hair, and the house was filled with the fragrance of the oil.

One of the disciples, Judas Iscariot, Simon's son, who would betray Him, said: "Why isn't this fragrant oil sold for 300 denarii, and given to the poor?" He said that, not because he cared for the poor, but because he was a thief, and he had the money box; and he used to steal.

Jesus said: "Leave her alone, she has kept this day, for the day of My burial. The poor you will always have with you, but Me, you do not always have."

Firstly we just need to have an understanding of the word generous. Generous means literally: 'to be liberal in your giving'. It means: 'to be unselfish'. It means: to be free from any kind of meanness, or smallness; that is to be generous. To be generous, is to be liberal. It's an attitude of the heart that shows up in every area of your life, including finances.

The word that is the opposite of 'generous', is the word 'selfish'. Other words that mean the same as selfish: you could say mean, stingy, withholding, those kinds of words. Do you know some people like that? What's in their heart flows over their money, and it's always mean; stingy; reluctant to give.

Another word we use is tight. Some Christians are so tight - and it's in every area of their life. It's never just in the money, but it shows up in the money first. It's an issue of heart.

Now think about this: we're born selfish, not generous. Notice with children, they're not born generous? Parents who've got little children they're: mine! It's mine! You don't hear them saying: oh, I'd love to give it to you - you never hear a child saying that. Mine! Mine! Mine!

It's a shame if you're a Christian for a few years, and it's still: Mine! Mine! You come in, and someone sat in your seat: that's mine! This is what goes on! Someone parked in your car park - that's mine! Mine!

So 'mine' is what we're born with. It takes a work of the spirit to be generous; it takes the work of the spirit to stop us being selfish. That's the whole deal; so we've got a battle against selfishness and meanness all the time.

The first thing you think: there's not enough for me, I need to hold onto it. That's what goes on, you see it with children, and sometimes we grow up and we're still the same. It's still about me and mine.

Now selfishness originated with Satan. It's a trait in human nature that has demonic origin, demonic roots. Satan (or Lucifer) saw what God had, and he wanted it to become his. He said: It's mine - it's going to be mine! I will arise, I will... It'll be mine!

Then after he fell, everyone that's connected with him - it's the same thing, mine! Mine! And it's all about me and mine. We understand that. We learn to live with that see?

Notice here that generosity has exposed the heart of the mean person. I remember a funny situation that happened to me years ago. I was part of a leadership team (I was pastoring), and there were three people on the team, and one of the guys felt God leading him to go to Australia on a speaking engagement.

Anyway he said: "I must feel God doing that", and I felt God say: "donate to him". So I said: "oh, that's wonderful that God's put it in your heart, you're going there. I'd love to give you \$100 towards your fare". There was a stunned silence, and then an angry reaction, from someone who coveted what was happening, and was angry – "why should he have that?" Isn't that interesting?

So generosity exposes selfishness.

Now you notice that Mary does the totally unexpected: she comes in there, breaks that alabaster box of oil (we'll come into that, and how costly that is in a moment) breaks it, pours it over Jesus. Now she's extravagant - not with just her money. Notice that she's on her knees, and she's washing with her hair, wiping the hair and the oil and the dirt - and she's weeping. That is extravagant!

And the mean person, selfish person: We shouldn't waste so much money on this kind of thing. We should really sell that sort of thing, and give it to the poor. Ever heard people say that?

I remember I was trying to get a school facility going, and I had one of those (this is the principal's office, where everyone comes in) Chinese-Hat lights, you know, just a little wee light bulb thing. I thought: we need to get something; so I went around looking.

I spent a lot of time to try and find something that would be attractive, and represent the Lord and what we're doing well; and yet wouldn't be excessively expensive. I got something that was \$35, how about that?

The same person that erupted over the giving, erupted over that - and I'd actually given it. Generosity exposes meanness; and the kind of comments that mean people usually say is: oh, it shouldn't be wasted on that. It shouldn't be wasted on something that honours God, it shouldn't be wasted on... shouldn't be wasted on..., shouldn't be wasted on... You know what? "We should give it to this person who's in need".

Now when people start to talk like that, you know what? Ask the question: how much are you giving? Because inevitably, coming out of a selfish heart, a heart that's mean, a heart that's not generous - it's a heart that's locked up.

It says: "he said that, not because he cared for the poor, but because..." he was missing out on an opportunity to put his finger in, and get a little bit for himself. Selfishness; greed; coveting; that's what was in his heart. Isn't it interesting: the extravagant generosity of one person, exposed immediately how tight the other one was.

He should have just thought: wow, that's great. Man, I need to learn from that, and be inspired to be more generous. Instead of that, he had to attack the generosity, and say: that is a waste, it shouldn't be done.

You notice how the world continually attacks the church over the issue of tithing. Whether tithing is right or wrong is irrelevant. They attack it; because they can't handle that someone would give so much.

Why are you doing it? This is a poor person, why should they be doing this, and this, and this? Well, because it's actually an issue of the heart, and of generosity, and you're just flushing up your own meanness.

I remember when Brian Tamaki was interviewed, and they were going on about his car, and about his house and whatever. He said: I've worked all my life, I've invested, I've saved, I don't drink, I don't smoke, I don't gamble. Wouldn't I expect to have something for all of that? I've been generous and giving, wouldn't I expect to have something to show for all of that?

It was hard for them to concede. It's just that meanness, and selfishness, hates generosity. It reacts, and that's what this guy did. He just reacted in the presence of the generous giving; and the thing is: he was a thief, and he had the money box.

Here's the most amazing thing: he had the money box. Jesus gave him the money box. Did Jesus know he was a thief? Yes!

Why did He give him the money box then? To give him a chance to walk through temptation, and come out the other side victorious.

God will always place things in our path that will give us an opportunity to reveal what's in our heart; and He, with it, will never allow us to be tempted above what we're able; and will make a way for you through it.

So I can tell you now, every one of us face temptations around this area. It's just a matter of what we're showing up; and if we are faithful with money, we can be trusted with true riches.

Now the next thing you notice about it is that generosity is extremely extravagant. I did the math on this (I don't know whether I got them right). You notice it says: she gave oil of spikenard, worth three hundred denarii.

One denarius is a day's wage, so what would today's wage be worth in New Zealand? Maybe \$100, something like that, so \$100. So that means she gave 300 day's wages - almost a whole year's wages!

Now what would you think if someone gave a whole year's wages to the Lord? You'd [inhales sharply] – “you shouldn't do that!” But you see: she had a heart that was just abounding in generosity, and gratitude to the Lord. No one told her to do it - she just did it, because she wanted to express her love. She was extravagant.

Now when you look through the Bible, you'd be surprised how many extravagant people there are in the Bible, for example David. In 1 Chronicles 29, it says that when David came to prepare for the house of God, out of his own money, his own purse, he gave 3,000 talents of gold; and he gave 7,000 talents of silver.

A talent of gold is just over a thousand ounces of gold; and gold today is just over \$2,000 an ounce. So he gave:  $3,000(\text{oz}) * 1,000(\text{oz}/\text{talent}) * \$2,000 (\text{per}/\text{oz}) = \$6 \text{ billion!}$

So we're talking big money here, billions of dollars, out of his own wealth, he gave to the house of God; and he said: “of your own, we have given to you”.

Now here's a man who walked in grace. There's no tithing thing for him. He's a man of generosity, a man of a big heart, a man who knew God - he had in his heart to build God a house.

You know what? God didn't even tell him to build the house. God said: you're not even going to build it. He said: nevertheless, I did so great, I've got to do something - and he gave. He gave billions to the work of God.

What about Solomon (his son), at the dedication of the temple. The required offering was one oxen. Instead he gave a thousand oxen.

You can imagine people saying: what! The law only requires one. How come you gave more than one? Oh, I am so glad - bring a thousand of these bullocks on! Bring it all on! I'm going to give God the greatest offering! He asked for one, you watch this. I've given Him a thousand, because I can't out-give God. Look at what He's given me.

That that same night, God appeared, and said: “ask what you want, and I'll give it to you”.

Now if he was like a lot of Christians, he'll probably say: well, I've given to God, now I've got to get something back. I gave him a 1,000, let's see... a hundredfold? Ok, 100,000 oxen back.

No, he didn't do anything like that. He said: "I want a hearing heart; and an understanding heart; and the ability with wisdom to lead people". And heaven was silent, because his value is on true riches.

Then God spoke. He said: "because you've asked this thing, I'll give you not only that, I'll add to you all the riches, all the wealth that you could ever possibly want".

So his heart was set on true riches, and it was revealed by his generosity. God just said: oh, I just can't help it, I've got to add all this stuff in. Remember what it says, seek first the kingdom of God, and the rest is added in? It frees the life from anxiety, and stress, and law and how much is... We don't want to get into that kind of thing.

Of course there are heaps of other people. There's the widow in 1 Kings 17, who gave the last meal. Now that would make a great story for the media wouldn't it aye? A prophet come and asked the last meal of this poor widow. How horrible!

But God had already given her direction, and as a result of her responding prophetically to what God said, she came into an abundant supply for a whole year, so it goes on.

Think about Abraham, who gave up his only son. Can you imagine what that meant? Imagine giving up your only son. I mean he's nearly a hundred years old; he's given up his own son; but he had faith and confidence in God. He gave, because God spoke to him about that giving; and he doesn't speak to us that way, not like that.

What about Jesus? God gave His own Son. God so loved the world. You can hardly love the person next to you, let alone love the world.

In India, you look at the millions of people; you see the crowd, and hope they'll all go by; but God says: every one, I know them by name. I love them.

God is so generous - what's the best thing I could give in heaven? So I know what, I'll send a legion of angels to save the world. No, no, no, no, that may not be enough. I'll send a few more angels. No, no, I know what I'll do: I send what's the most precious and dear to me. I'll give the most extravagant, expensive gift, My Son.

You can never out give God - He is so generous. It's the nature of the kingdom to be giving. The problem is: we get caught up with this thing of the law - if I just do this, then God must do that. So if I just do this, God will do that.

I did this; and He didn't do it - what! He didn't do it? Why did He not come through for me? I sowed, I gave, I did this, I did that - God didn't come through for me. Why?

You get angry at God, and resentful, and all that kind of stuff. I want to show you this is not the spirit of giving that the Bible talks about. Let's just go through and look at one more, in John 12:1.

Firstly, notice the motivation for gratitude. Six days before the Passover, Jesus came to Bethany, where Lazarus was, who had been dead. Her brother was dead, not only dead, he was dead-dead. He was buried, and in the grave four days, and they said: he will be stinking by now, totally corrupted.

All hope of anything is gone, and Jesus came, and raised him from the dead. Now she's been without her brother, in mourning for four days; and suddenly her brother's restored. Whoa Jesus! My whole perspective has shifted.

So what can I do? Aah, that alabaster box, I'll take that, and she extravagantly gave. Why did she give? Gratitude! No one told her to do that.

If you were there, we'd tell her: take a tenth of it and give it to Him. Come on now, this is about gratitude; this about someone who has been blessed by God, and is responding to being blessed - by living and acting as a blessed person. That's what it's about.

See, we get the thing: if I do this, God will bless me. Let me ask where you get that theology from? Where did you get to hear that? It's the law. The law says: if I just do this, then God will do that.

Ephesians 1 it says: "God has already blessed us, with every spiritual blessing in heavenly places". I'm not required to perform or do anything to get God's blessing.

I am required, though, to believe; and in believing, my faith will be expressed through actions; otherwise you move out of a place of faith and trust in God, and into a place of trying to manipulate Him: I'll do this, and you've got to do that; I'll give you this, and you've got to give me that...this is not going to work. She was full of gratitude.

Notice in 2 Corinthians 9:5, it talks about giving and He says: "now brethren, I thought to exhort you ahead of time, and prepare your generous gift beforehand, which you had previously promised, that it may be ready as a matter of generosity, and not grudging obligation".

He's saying: sort out your giving before I come. I don't want there to be any pressure and grudging obligation.

He says: "I tell you this: who sows sparingly, will reap sparingly; he who sows bountifully, will reap bountifully. Let anyone give as he purposes in his heart, not grudgingly or reluctantly" - or with his hand bent up his back, it means.

God loves you to give out of a cheerful, glad and grateful heart. He wants us to give that way.

God is able to make all grace abound to you, because this is the nature of grace. It just gives, because that's what it is, "...and having all sufficiency in all things, you may have abundance for every good work".

So God makes it very clear, that the motivation of all our giving needs to be generosity and gratitude: I love God; I want to give; what can I give?

Many people come to church on Sunday thinking: what can we get out of this service? Get out of the service? Oh, you're already beaten before you start - because you're coming to get.

I come every Sunday to give. I come to give God something; oh, I love to give to Him, and worship Him, and give myself to Him; and I get blessed by this wonderful worship team we have, they can lead and bring us into the presence of God; and sometimes I think: I'd just like to stay there. I know people want a message, but might as well stay loving God, I'm enjoying this. It's giving something to God.

The last thing is: generosity is rewarded. God will always reward you if you're a generous person; but it's not the motivation for giving.

Have a look in Luke 6:31. It's interesting when Judas and the others (not only Judas, but the others too), all bothered Mary. They all were critical of her - it says in Mark's version of that same story; and Jesus said: leave her alone, leave her alone.

He said you know what? You're all having a whinge about generosity. He said: I'm going to make sure that when the gospels are written, her name is recorded - what she did, and how much she gave - so everyone everywhere can read it.

That's not very many times in the Bible that someone's name, and what they gave is recorded, so everyone reading could read it.

She's rewarded with true riches. She's given honour by Jesus, which extends into every nation of the earth, wherever the gospel's preached. In every nation, it'll be proclaimed: this was a great woman with a great heart, and a generous heart - and Jesus liked what she did. Not only that, He was not impressed with the miserable thief!

Luke 6:31, in Jesus' teaching, there's the Parables of the Kingdom. He's teaching the Sermon on the Mount, about how the kingdom operates. Now look at this, just watch this.

He said: "and just as you want men to do to you, do also to them likewise". Just as you want people to do to you, you do that to them. We call that the golden rule.

Let me ask you this: do you want people to give to you - and they've got a hidden hook in it, so that after they've given, you're now manipulated and have to give something back?



Is that what you want? Nobody likes that! You feel ripped off. You thought it was a gift, but then it turns out it was a trade. The world system operates on trading: I give you something, you give me something back; and hopefully it's better than what I had, or at least it's worth the same amount.

So the world system works on trading. The world system is so embedded in trading, that if you were to operate on a different system, and say: "I want to give to you"; the first thing you would say is: "what's in it for you?"

Now if I say to him: "nothing", he says: "it can't be true". There must be something in it for you. Now why is he talking like that, and saying it like that? Because he's so filled with the world system - that no one gives anything for nothing, there's always a reason and a motive and an agenda.

That's called trading. Trading: you give one thing; and you receive something back. The kingdom principle, as Jesus demonstrates, is very simple.

He said: you wouldn't like people to do that for you. Do you think God likes it, when it's done that way?

I'm going to be nice to you today, and pray... because I need something. That's not relationship; it's mean, selfish, and manipulative.

I remember someone I knew, and once in a while this person would come and give us a gift. In the end I cottoned on, because always two days after the gift, was a request which I couldn't turn down.

I didn't twig to it, because I never give with that kind of expectation. It kind of caught me by surprise - and every time I'd get caught. I'd think: that's nice, so kind of you, thank you very much.

What I thought was just a gift, she was thinking was a trade: I'll give you this, but tomorrow I'll be back for something, and you'll have to do for me.

What can you do? Now you're kind of - ooh. You feel that manipulative thing get around your soul. It's horrible, I hate it. I've learnt now to say no.

Here's the principle: if you love those who love you, what grace is upon you? Sinners love those who love them.

He's saying: if the only people you extend love and kindness to, are those who've already given it to you - then there's no grace; no kingdom life on that. An unsaved person will do that.

The second thing He tells us then: "If you do good to those who do good to you, what credit (or grace) is that to you? For even sinners do the same.

What He's saying is: if you do good, but you only do good to the people who are doing good to you (or you want to get something back), there's no grace in that. There's no kingdom in that.

He said: "If you lend to those from whom you hope to get something back, what grace is on your life?" Even sinners lend to get something back.

Now He's saying: but you, if you love your enemies, do good, and lend... "hoping for nothing in return". This is what defiles things - when you give, hoping for something in return.

If I just do this, I'll get this in return; that sets you up for resentment, disappointment, anger - and you'd be amazed how many Christians who eventually gave up, stopped walking with God; because at the core of their serving and giving was: I'm giving to get something back; and in doing that they set themselves up. When what they expected never came, it hurt them. Of course it hurt them, but rather than just dealing with a heart attitude, people take offence.

Now notice what it says here: "love, do good", He says, and: "hoping for nothing in return". So He said: this is how you operate in the kingdom. You actually become a generous person, giving with no agenda.

You sow, you give, you're kind, you do good and there's no agenda whatsoever - including no agenda that: I'm going to now talk you into coming to Jesus. No agenda, full stop. No agenda.

Notice what He says, two things... #1: "your reward will be great". Giving with no agenda qualifies you for God to reward you greatly.

If I do something with an intention of getting a return, then you give me a return, then I've had my reward. But if I can give; and operate in the way Jesus gave, where He gave without trying to get anything back out of anyone; then I'm qualifying myself for God's reward - and it may come in eternity; it may come here and now.

Some of it comes now, a lot of it comes in eternity. That's why Jesus said: "lay up treasures in heaven".

Second thing he said: you will be the sons of your Father. In other words, when you can give without an agenda for yourself, you are acting like God. You truly are one of His Sons, because you know, notice this - He's kind to the just and the unjust.

I don't know whether you read that scripture, because the Christian thinking often goes along the line: God blesses the Christians; He doesn't bless the non-Christians.

But that's not what the Bible says. It says: He blesses all people; causes the rain to come on all people. So why does God do that?

Under the law, we think: that's not fair. I've been coming to church, I've been doing good, and I've been serving, I've given my tithe - and see, I'm like the older brother - and you never gave me an option to celebrate with my friends!

Many Christians are caught in an 'older brother' thinking; rather than actually: extravagant grace; that God gives because He's a giver, and He wants us to become like that - giving because we're givers.

I give because I'm a giver. I love to give, I want to give; I'm feeling right now like giving - feeling very generous right now. I actually am committed to generosity.

Now it wasn't how I grew up, and it wasn't what I saw modeled; but it's something that my wife and I have come to embrace, when we learned how to trust God, and lay everything down, and just lean upon Him.

Then we learned how to be content, how to celebrate what we had, even though if it was little, then as we got things, how to be generous.

[Alter Call]

We just love to be generous; so listen, I just believe God wants to set people free today. Why don't we just have a great time now, where the Holy Ghost comes, and starts to touch us.

You see, I can feel the tension around talking in this area. That's because there's devils of poverty; and hurt, pain, and grief, over finance. Wouldn't it be great if we could just get free of all of that, just let God touch us and help us today?

If there are any single parents in the church today, I'd like to pray for you first. Single parents in the church today, if you are struggling financially right now, would you like to just come right up to the front now? We just want to bless you in a moment.

Won't you come, single parents, and you're struggling financially, there's just a pressure on you. It worries you, it's stressing you out and whatever, and you know, we want you to be free of some of that. Come on, let's come on up.

We want blessing to come. How many want blessing to come? We know it's a very hard time... I said that we wanted you to come up, and that's not easy for you to do that, so I honour you for responding today.

We said we wanted to pray for you and bless you. Now praying for you and blessing you can be two different things - so the first thing I want to do is bless you; then we'll all pray for you.

Whenever I talk about generosity, I can't 'not be generous'; so what you didn't know, when I asked you to come up, was that I was going to be generous to you. We want to bless you, so I'll just get my wallet out; we just raided the savings today.

I think this couple here, I want to bless you, there you go, have \$50. Bless you. Do something for your family aye.

We've got another couple here, God bless you. God loves you. God's a generous God, He wants to bless you, in not only financial ways. He wants to really help you and touch you and bless your life; and you're a great person, I know you go through so much, that we've got one for you too, there you go. Bless you.

There you go, there you go. It must be difficult being a single dad? Challenges! God wants to bless you, and help you with that; it won't solve all your problems, but it'll be a great start just to bless you, and I want you to know that God is generous, God loves you.

There you go, you're facing all these battles and challenges but you know God loves you. Here it is, \$50 for you, bless you.

God bless you, hey, and all those boys to look after. I hope you make them all work and do something. I know it's been a great challenge for you. God loves you, He wants to bless you too. There you go, there you go, there's \$50 for you.

Hello. God loves you. He understands the pressure you've been under. He just wants you to know today: He loves you. He's a generous God.

Hey, you're a great person. I see you at church, and you're just so full of joy, and so full of serving God, and I love you, and we just appreciate what you do. Anyway here's a blessing, \$50 for you too aye, how about that? God loves you, wants to bless you, teenage girl. There we go.

[Ian Clayton] I really (in the spirit world) I can feel the angelic, very much, in what's going on here. I really feel like there's a platform opening up, for our creation and our people to sow into these people here.

I really feel like the generosity that Mike and Joy have shown has opened up a door that needs to be followed by people, and what I want to do is: I just want to invite you, if you have some cash on you, I want to invite you to come up and just put it on the floor over here.

What we will do is, as a leadership, we will distribute it to these people. I real feel like we need to do something here, in the Holy Spirit. This is something God's sitting on, and we need to be doing this, so I just want to open it up for you - there's a platform, just come and put it before Mike and Joy.

Let's just lay this before the Lord. I really feel like the platform that God wants to bring, from the body of Christ to these people, is to bring blessing to them, and to release the glory of God in the middle of this thing.

Father, we want to receive this today. If you want to write out something, an IOU and you don't have cash on you, then please do that. If you don't honour it I will.

See, this is what, in the spirit world, in the kingdom world, this is called trading - where you take something of your life, and you give it to God as an honorarium; and as an offering to Him, to sow into the lives of people who have been struggling.

The Bible says, you know, we're less than an imbecile, if we don't take care of those, even in our body, that are suffering like this.

I really feel, in times like this, that it's important to do what's needful from the house to engage the kingdom; and if you've given, what I would really love you to do, is just to come and stand behind and beside one of these people - we just need to get around them, because this is body ministry. Just come and get around them, I just want some of you folks who have given just to come and get around some of these people.

[Mike Connell] Thank you Lord, praise the Lord. We should have a fund in the church, which is specifically for this purpose: for helping people when there's stress and pressure; helping them in time of need.

We've just got these ones here that have come up, and they'll be overwhelmed with the love of God. All you feel like you want to do is just cry, because you feel the heart of God when we give to those around us; and those that particularly are among us who desperately have need, so let's just reach our hands out to them all, right now. Let's bless them. Thank you Lord.

[Closing Prayer]

Father, we just thank You for the generosity of people in the house, for the generosity that's in this church.

Lord, we just ask You that You would pour Your blessing on each couple, each person that's come out; that Lord today there'll be some bills paid, power bills paid, food supplied, that each one will have an abundance.

Lord, we thank You that You've enabled us to give like this; thank You Lord for Your goodness to us. We can never out-give Your generosity. We can never out-give Your generosity; and so Lord today we thank You, and Father, we just pray release of financial blessing to each one of these ones here.

If each of the people that came up and responded to the altar call today, please come over and give him your name and a contact, so after we add it up and work out what

we've got here, we can make sure that it's divided equally and goes to you. Amen. Indicate if you've got a child (or how many children you've got), and we'll take that into account as we do it as well. Amen.

It is something else isn't it? Come to church and they're giving money away! That's unusual isn't it aye? Who ever heard of such a thing? But we have to break this thing that gets around our mind, that: all God wants to do is take.

God wants to give. God is an abundant giver, God is a generous God. Angels rejoice when we show kindness on those who are in need.

Why don't we just give a generous worship to God, as we finish with this last song. We love the Lord, and we want to honour Him today, and just express our gratitude.

## Summary Notes

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### 1. Introduction

- Mt. 6:24 “No one can serve two masters, for either he will hate the one and love the other, or else he will be loyal to one and despise the other. You cannot serve God and Mammon”.
- There is a battle for your heart over the issue of money. It is a daily on-going battle.
- We need to bring our finances into position of divine blessing by honouring the Lord first.
- Mt.5:17 “Do not think that I came to destroy the Law of the Prophets. I did not come to destroy but to fulfil (reveal their true intent and application).
- Jesus raised the standard – He revealed the true intent and application.
- V21 e.g. OT = You shall not murder – but I say that whoever is angry ...
- e.g. OT = You shall not commit adultery – But I say to you whoever looks at women to lust ...
- e.g. OT = circumcise children – NT circumcision is of the heart (Rom.2:29)
- e.g. OT = tithing – give 1/10th – NT Generosity 2 Cor. 9:5-11
- You can tithe and not be generous – generosity is an issue of the heart.

### 2. Generosity is a Heart Issue

- Jn.12:1-8 “The house was filled with the fragrance of the oil”.
- Definition = Generous = liberal in giving or sharing, unselfish, free from meanness or smallness.
- = willing to give of money, time, resources.
- Opposite = Selfish = mean, miserable, stingy, reluctant to give, tight, withholding.
- Generosity and selfishness are a daily battle.
- We are not born generous – we are born selfish e.g. children – “mine, mine”
- Selfishness originated with Satan and was imparted into the human race.
- Generosity exposes and reveals selfishness.
- Vs5-6 Why was this fragrant oil not sold for 300 denarii and given to the poor?
- Judas became agitated, critical, judgemental – “ought to give to the poor”.
- He manifested heart attitude of greed, selfishness, envy, jealousy. He did not care for the poor – he cared for himself.

- Selfishness always criticizes the generosity or blessings of others to conceal “itself”.  
Selfishness – cares for self, protects self, and provides excuses not to be generous.
- V6 He was a thief – and had the money box (entrusted with Jesus finances). He was unfaithful in unrighteous mammon – lacked generosity.  
(Eph.4:28 “Let him that stole steal no more – rather work with his hands what is good that he may have something to give to him that is in need”.)

### 3. Generosity is Extravagant

- Jn.12:3-5 very costly oil – 300 denarii cf Mk. 14:4
- Extravagant = exceeds the bounds of reason, goes beyond what is deserved.
- Generosity is never a waste! It is an issue of heart – expressing the nature of God.
- It is not the amount given that counts but what is in your heart as you give:  
e.g. Mary: 1 denarii = 1x days wage – gave 1x years wages  
David: 3000 talents of gold 7000 talents of silver – 6+ billion dollars  
(1 talent = 1050 per oz) (1 Chron.29:2-5)
- Solomon (1 K. 4:3-13) 1000 burnt offerings (God’s response - ??)
- Widow’s meal (1 K. 7:13) Widow gave her last meal.
- Widow’s mite (Mt. 12:47) Gave more than all.
- Abraham (Gen.22:2) Gave his only son.
- Jesus (Jn.3:16) Gave His life for the world.

### 4. Generosity flows from Gratitude

- Jn.12:1 “Lazarus who had been dead, whom He raised from the dead”.
- Mary’s perspective totally altered by the resurrection from the dead of her brother.
- Heart was filled with gratitude and appreciation and honour for Jesus.
- (v7) When you give to God you do not know the impact it will have, how God uses.
- God always has a purpose for the gift that you give.
- Generosity to the Lord and people is the overflow of a grateful heart.  
2 Cor. 9:7-8
- David was grateful – gave
- Solomon was grateful - gave

### 5. Generosity is Rewarded

- Mk.4:6 “Leave her alone – what she has done will be told as a memorial to her”.
- She did not give to be rewarded – but she was rewarded.
- Lk.6:31-35 “Your reward will be great, and you will be sons of the Most High”.
- Jesus teaches on giving with no hidden agenda of personal gain.
- World: operates on trading – buy and sell – I give you and I expect from you.
- Kingdom: operates on giving and receiving – I give to you without any expectations from you.
- This is what astonishes people – when we give without expecting return.
- It is contrary to the trading they experience in the world – “giving with hooks”.
- Will we be rewarded? Certainly – God sees to that in His time and way.
- Is.32:8 “The generous man devises generous things and by his generosity he will stand” NKJ
- Good men will be generous to others and will be blessed of God for all they do” LIVING BIBLE.
- How intentional are you in planning to be generous?

- How could you grow in generosity with money? Time? Resources?
- How readily available are you and your resources for the Kingdom of God?

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## Generosity (4 of 4)

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*There's something about generosity that creates a very sweet fragrance. When people give and there's nothing in it for themselves, they've just given unexpectedly to you, then there's something sweet about it. Generosity usually exposes greed. God is love and you can't love without giving. You can give without loving, but you can't love without giving, so the greatest way we express the love of God to people is when we can be generous and kind to them with no agenda. That's when people see God, because that's what God is like.*

John 12. "Six days before the Feast of Passover, Jesus came to Bethany; where Lazarus had been dead, whom He raised from the dead. There they made Him a supper and Martha served, but Lazarus was one who sat at the table with Him."

"Then Mary took a pound of costly ointment of spikenard, anointed the feet of Jesus, wiped His feet with her hair. The house was filled with the fragrance of the oil, and one of His disciples, Judas Iscariot, Simon's son, who would betray Him, said: why didn't they sell this fragrant oil for three hundred denarii (a denarii is a day's wage) and given it to the poor? And he said this, not because he cared for the poor..."

He implied he cared for the poor, but he didn't. Rather he was a thief, but he gave out that he cared for the poor, but he was really a thief, and he had the money box. He used to steal what was put in it. The offerings that were put in, he was stealing them.

Jesus said: "Leave her alone, she has kept this day for the day of My burial". Jesus commended her.

So we saw that generosity is unlimited. You can be as generous, or as mean, as you choose. It's a choice. Mary was deeply grateful; her brother had died, they'd gone to the burial service, they'd buried him, mourned, had the wake. He was dead and buried. Four days had gone by - there's no show of him ever coming back again, and she was still in a stage of grieving.

Jesus came and brought life into a desperate and hopeless situation: Lazarus rose from the dead, much to everyone's amazement. No one can do that except God, and so her heart was deeply touched. Now the gratitude: just what can I give for all He's given to me?



So she took out something worth thousands and thousands of dollars - you imagine 300 day's wages. I don't know what you earn in a day, so just multiply that by a \$100 a day:

$300 * \$100/\text{day} = \$30,000$ . We're talking very expensive offering here. She just extravagantly put it out all over Jesus.

You notice that when people give extravagantly, a number of things happen. The first thing that happened was: the house was filled with the atmosphere. There's something about generosity that creates a very sweet fragrance. There's something about generosity - with no agendas - that is very sweet.

When people give, and there's nothing in it for them, they've just given unexpectedly to you - then there's something sweet about it. Giving; generous giving.

You know, we come into church, and if we come and just drag ourselves in, and then it takes us half an hour to get warmed up - that's not a very nice atmosphere.

But when we come in and: oh God, you're so good to me! I just want to give something, and we begin to give them something - oh, there's a lovely atmosphere. It's a great atmosphere when people give God the best - and so that's what she did. So generosity usually flows out of a heart of gratitude.

The next thing about generosity: Generosity usually exposes Greed.

Coveting is when: I don't have something, and I want something I haven't got.

Greed is when: I've got something, and I want more of it. Judas was greedy, and he wanted more money; and so generosity often exposes greed.

I can remember we were in a situation where one of our friends had made the decision to go on a mission trip; and I just decided straight away: we would give him some money. We didn't have much money at that stage, but I felt God giving me a figure to give to him. I gave it to him.

I said: look, I'd love to sow this into you. Well there was this deathly silence in the room, and then suddenly someone else erupted. I thought: whoa! What is that?

Actually, what was happening was: he did not think it was fair that he should be given the money. It was my money to give. I just gave, because I felt God tell me to; but this guy thought: it's not fair (or right) for him to get it. He doesn't deserve it. What kind of thing is that?

Actually what he's thinking is: I deserve that; so generosity flushes out heart attitudes. I'm sure, before the end of it today, that someone's heart attitude will be flushed!

Generosity is a reward in unexpected ways. When Mary came out, and she brought out this thing, I bet she wasn't thinking this: I want to become famous in history. I want to become the woman that everyone in every nation of the earth for all time remembers, and knows: I'm generous. I don't think there was any of that in her heart at all. It wasn't there at all was it?

She just gave because she loved, she was grateful. You know what happened? The unexpected reward is: everywhere you preach the gospel, her name is mentioned; and what she did is mentioned. Her prayers are not mentioned, what's mentioned is her generosity; and He said: her generosity be remembered. Why is this? Why am I on about this generosity thing?

Let me put it very simply. The Bible tells us: God is love. It doesn't say: He's power. God is love; and you can't love, without giving.

You can give without loving; but you can't love, without giving. So the greatest way we express the love of God to people, is when we can be generous and kind to them with no agenda.

That's when people see God, because that's what God is like. Do you see the power? Yes, and that's great too; but the love of God gives something to people, that's just touched by God.

Generosity is the practical outworking of being right with God.

How many people here know: that you are made righteous by the blood of Jesus Christ? Now here's the thing: for most of us, our thinking is, this is about a legal stand with God.

We think that 'righteous' means: I'm in right standing with God, by the work that Jesus did for me. If you think that you're correct; however, if you only think that, then that's very limiting on what biblical righteousness means.

So yes, it's true that we are 'in right standing with God' by what Jesus did - His gift to us that brings us to right standing. But for the Hebrews, and the whole nature of covenantal relationship with God: to be 'right with God' didn't just mean that you didn't have any sins currently going with Him.

It meant: you were living out your covenantal relationship with God. In other words, it always had an overflow in your life some way. In other words, for a Hebrew, and the Hebrew thinking about being righteous, was not that: "I have a legal position with God, now I can live my life the way I like".

It means: "I have a standing with God that now overflows, in a way of living that is different to before."

We tend to just focus that: I've made right with God; and now I've got no responsibilities in this covenant - and that's not really true. I am made right with God by faith, and by faith alone; but 'being right with God' - there now needs to be an overflow, that demonstrates the rightness with God is real. The way that shows is generosity.

Psalm 112:9; I want you to see the connection between being right with God, and being generous (first in the OT, then in the NT).

"He has dispersed to the poor abroad. He has given to the poor. His righteousness endures forever". Notice the connection between: giving to the poor; and being a righteous person.

Psalm 37:21. "The wicked borrows, and doesn't pay back; but the righteous show mercy and give.

You can actually tell a righteous person; not because they go to church, and carry a Bible, and pray long prayers, or speak in tongues. A righteous person actually does something else: shows mercy, and gives.

Matthew 25, when Jesus separates the nation out, in a day to come. "The king shall say to those on his right hand (He's gathered the nations together, sifted them out): Come you blessed of My Father, inherit the kingdom prepared for you, from the foundation of the world. For I was hungry, and you gave me food; I was thirsty, you gave Me to drink; I was a stranger, you took Me in; I was naked and you clothed Me; I was sick, you visited Me; I was in prison and you came to Me."

"The righteous will say: oh, when did we see You hungry, feed You; and thirsty, and give You drink? When did we see You stranger, and take You in; and naked, and clothe You? When did we see You sick in prison, and come to You?"

"And He said: assuredly I say to you, as much as you did it to one of the least of My brethren, you did it to Me". Notice the connection between being righteous, and being kind to the poor. They go hand in hand.

Would you consider the people of our city are: blessed; or are they really struggling? Not in the blessing of God; but from a spiritual perspective, extremely poor?

They are. The whole region is extremely poor. It shows up in a whole number of ways; but one of the things that God puts in us very clearly to see, is that if we are in right standing with Him, the way we express it... What does a right man live like? How does a righteous man live?

Now that I'm made right, by what Jesus did for me, and I'm trusting in it; now how will I live out that being right with God? What would it look like?

I'll go to prayer meetings? I'll go to Bible Study? I'll speak in tongues? Heaps of things are great; but the thing the Bible consistently says is: show mercy; and become generous to those who are in need.

It's something the church has forgotten, and yet needs to awaken to it; because this is something that's part of every one of us.

So when we look at the word righteous, we tend to think of just: 'our standing with God'; but the Hebrew thinking is righteous means: 'a lifestyle outworked', because of my standing with God.

Wikipedia: the word for 'Righteous' (in the OT) is Tzedak; and the word generosity (or charity, or 'giving to the poor'), is the word Tzedakah (<http://en.wikipedia.org/wiki/Tzedakah>).

So the Hebrew word 'to be right', or 'righteous', or 'right with God' (in the OT) – 'Tzedak', and that means: to be right with God.

The word generous; giving to the poor; being charitable; being concerned (or having compassion), and demonstrating it to people in need - is the word Tzedakah; which means: 'Righteousness Revealed' is Generosity.

You can't separate the two from one another; so Hebrews considered that all our resources belong to God; and God has therefore the right to direct our resources. So when I think about the tithe, or the first portion of my finances, I always think: it doesn't really belong to me anyway, that's God's.

There's another part of our finances which doesn't belong to us either. It's the part that needs to be given to people in need; and so we allocate and worked our finances, such that we have:

A first portion always set aside for the Lord; a portion for us; and a portion for people in need.

That means we can be generous at any time, because we pre-plan generosity, according to: this is how a righteous man lives.

We have a portion of our resources, which I consider to be 'not mine'. I call that the tithe, that doesn't belong to me; I can't spend it on me, or mine. I believe that it 'belongs to God', and therefore I should put it for whatever the Lord directs me to - into the house of God; into the work of God; into advancing the kingdom of God.

We've got another part that doesn't belong to us either: the part set aside for people who are poor. It's God's provision for them; that's why it's not mine. I'm free to: be a steward of it; and I can just give it to myself; or I can give it to people who are poor.

It's just a choice; so all of us have a choice with the resources we have, how we manage them; and it's all to do with: what you believe about it, and how you handle it. Now I'm not getting into legalism of how much, and any of these things; but this is always an issue of the heart. My wife and I find it a huge joy to be able to be generous, because a righteous person is a generous person.

1 John 3:16 – “By this we know love, because He laid down His life for us. And we also ought to lay down our lives for the brethren”.

Because of the example of Jesus, and our gratitude, the outworking of that is we give ourselves to people.

“Now whoever has this world's goods...” (its not talking to the poor, but to someone who's got something) “...and sees his brother in need...” So it's talking about you having some provision, for when you see someone in need.

What you could do, is say: well - the church ought to do something about that! The Government ought to do something about that! No, actually you're the one who ought to do something; because you've got the goods, and you saw the need - simple.

And so he said: “...who sees his brother in need, and he shuts up his heart from him...” How can you say the love of God is in that person?

He said: “however, let us not love in word nor in tongue, but in deed, and in truth”.

That's how you know you're of the truth, and that's how your heart becomes assured. Why? Because when you see people in need, there's a sense of feeling moved to want to help; and then getting engaged in helping - that's how you can assure your heart that you are in the love of God, and walking with God; because you're a person of generosity and compassion and kindness, and you give where there's needs.

It's your lifestyle, and if I want to abide in the love of God, I've got to abide in loving people. You see if we try to separate that: I just have a stand with God; but no responsibilities to live my life; I become just religiously disconnected from everything that is really important to God.

If I think that I can love God, but have no expression to people I can see, I'm actually fooling myself. The outworking of my love of God is an overflow towards people.

The people next to you, you can see; God, you can't see; so the overflow of loving God, is that when I meet people in need, my heart is moved with compassion to reach them. In reaching them, I am demonstrating the love of God, and staying in the flow of the love of God.

#1, generosity is a practical way you express that you're right with God.

If you want to know how to express that you're right with God - make a decision, and begin to put into practice generosity to people in need - in every kind of way, and you'll find yourself walking with God. You can't help but find yourself walking with God. God always seems to be on it somehow. He's just on generosity somehow.

#2, Generosity is a lifestyle.

Generosity is not just: well it was great, we had an offering, took up some money, and there it is, I've done my bit. No, actually the church has done amazingly.

A couple of Sundays ago, God put it in our heart, when I preached on generosity, to demonstrate generosity; and it wasn't church money - it was our personal money, which we had put aside.

Some of it we put aside for this purpose, some of it we hadn't put aside - it was just our money, full stop; but God gave the amount, and so I wanted to demonstrate that when we listen to God in the handling of resources, you can't just talk about it without living it out. You just have to live it out.

So I felt the Lord give me a specific sum, and a specific thing to talk to people about. I made an undertaking that we would pray for and bless people.

Now it took humility for people to come forward. It's not easy to do that; and there were others in need, that didn't come forward. I know that, because they had money left over.

It's just because we couldn't admit that we really did have a need. It's real hard to do that - it takes humility; and so what happened was, Ian stood up and encouraged the church; because we could sense that just God was suddenly coming in. His presence just filled the place when we did that, in an extraordinary way.

I always notice what brings God's presence: that suddenly in a moment of time, all the worship, the intensity, when we started to give to people in need, was far greater than anything we had right through the service. Notice that? I thought: ooh, God liked our worship; but boy, He loved the giving even more - He came even stronger!

The church just suddenly responded, and I am very, very, very delighted to be able to say that over \$6,000 came up to bless those people!

Come on, give yourself a clap, that was amazing. Who has that kind of money? I had to go specially to get some, so I'd have some. Usually if I have some - it's gone, you know?

Find someone in need, and bless them with it; but this was just brilliant. Our giving needs to be a test; so that was a one-off thing, but actually generosity is a lifestyle, and God has always intended it be a lifestyle.

Deuteronomy 24:18. "But you shall remember that you were a slave in Egypt, and the Lord your God redeemed you from there; therefore I command you to do this thing".

You were in bondage to sin, and God redeemed you. Do you remember what it was like, when your life was miserable in sin, and you were tormented and troubled, down and wretched, and then God redeemed?

God generously paid the price to get you free. It cost you nothing, because it cost Him everything. Then he said: "therefore I command you to do this"

He said: remember what it was like to be unsaved, when your life was in turmoil? Remember how God paid the price to get you free. He says: now I command you to do this. Why? Out of gratitude! Whenever God gives a command in the Old Testament, it's because He knows we tend to forget it; but it's a principle that'll bring success in life.

"When you reap the harvest of your field..." They were an agricultural community, so to 'reap the harvest of your field', meant they were getting their income for the year out of their harvest; and they'd have a harvest in certain seasons. They'd get an income at that time.

For us today, we're not out there harvesting the fields; we go to work and we receive a wage. So when it says: "when you harvest your field", today's equivalent would be: when you get a wage; an income; something coming in.

He says: "When you reap your harvest in your field, and forget a sheaf in the field, don't go back for the sheaf to get it. It's for the stranger, the fatherless, and the widow; that the Lord your God may bless you, in all the work of your hands."

"When you beat your olive trees, don't go over it again. Just do it once, because the others that are left on the tree are for the stranger, the fatherless, the widow. When you gather the grapes from your vineyard, don't glean it afterwards. It'll be for the stranger, the fatherless, and the widow."

Three times, He said that God is concerned about: firstly the stranger. The stranger is an unsaved person; so He's saying to His people: make sure you put aside resources from your life, to reach the needs of people who don't know Christ.

We'll just look at what that could mean, but it's not just money; it's more than money. He's talking about your field; in other words, He's saying: don't take everything in your field; leave the corners, leave a part of your harvest, deliberately and intentionally available for these people.

#1, the unsaved - that's the stranger; #2, the fatherless. That's the solo-parent families, people who are orphaned in various places in our nation, or in the world.

#3, “for the widows” – that’s the person who has no husband, no provider; the person in dire-straits; or under immense pressure.

God's saying: care for the widows, the fatherless and the stranger; and God has never changed. He's still concerned about the unsaved. He's concerned about those who have no father (and we live in a fatherless generation, we've got a whole generation like that); and He's saying to His church (to His people): be intentional about this - this is a lifestyle.

They only had two harvests a year. We get a harvest every week (of fortnight, or month); so this is, for us, all about a lifestyle of: considering unsaved people; and being willing to take what you have in some way, and show kindness to people who are unsaved.

The stranger was someone from another nation, and the reason we're to show kindness is very simple: because you yourself were a stranger once; because we're so grateful to God.

We talk about the need to go witnessing to someone, to share the gospel etc. The church has a responsibility to do that; but firstly, it needs to get the motivation.

The motivation of sharing the goodness of God, is that we have been blessed by God; so when you continue to stay in a place of gratitude and thankfulness, you can intentionally set aside some of your resources for this work of the poor, and the unsaved. What that means, effectively is: sowing into the work of evangelism; and sowing into areas of needs.

Now this could be organised by someone else, and you sow into that; it could be part of the church's work, and we sow into that. It could be something we're doing overseas; or it could be there are people around you, that you can work for and sow into.

That's where God brings strangers to you – you're surrounded by strangers. What portion of your life is available to them?

Putting it another way: don't spend up to the max, so you've got no money left to give out, to be generous to people at appropriate times.

Don't fill up your diary and your schedule so much that you've got no time to build connections with people, and relate to them.

Don't fill up your own household with so much busyness, you've got no room to show hospitality to people and bring them into your home.

Every part of our life, we can leave a portion of it, so unsaved people or those in need can share it.



When we've bought houses, the first question we always asked was: how will this help us, in the work of the Lord? Will it meet all the needs of our kids?

We've been amazed how God led us to places; everyone had this in common. They were big and had plenty of room, and we could have lots of people in. I love it. I'm so glad we did it. I've never regretted that.

At times it's difficult and challenging, but that doesn't matter, because it's part of a lifestyle. Bigness has to do with your heart; and your lifestyle. You may have a very little house, but you can have a big heart; and have someone in there.

You may have very little money coming in, but you can have a big heart and include someone in what you've got. You may not have anything very much nice in your home, but you can open your home, and have someone come in; and what I've found is: the poorest people, with so little, are so generous! In fact some of the most generous people I've found, are in third worlds; they have very little, but they've got a big heart - and what they have got they share with you.

The more materialistic we get, the less generous we often get. Something's wrong; and it's because the spirit of Mammon can get a hold of your heart; so it becomes more about me, and what I've got, than about actually God's desire and heart to reach the world.

If you've got a house, bring someone unsaved into it. Get them over for a meal, have a barbeque, bring some Christian friends. Find some ways that you can make portions in your life available to those who don't know Jesus, or those who are in need.

He's saying: "Don't consume everything". Two things about it here: #1 is the motive. Remember that you were once a slave, and I redeemed you; or putting it another way: remember you were totally in bondage, you were on your way to hell; and I paid a full price, the most expensive price, to pull you out of that state and get you where you are. That's why you do it... Gratitude! Being thankful!

Here's the other reason you could do it too (#2), and that is because: God promises He will bless you. Most of us think: if I give something away, I won't have enough left - and that's fear - "there won't be enough for me".

So He says: Deuteronomy 24:19 - "I command you to do this thing, that the Lord may bless you in all of the work of your hands".

So God says: if you'll make this a lifestyle, then everything you do will be touched (or blessed) by God.

Deuteronomy 14:28-29 - "At the end of every third year, you'll bring out the tithe of your produce for that year, and store it up within your gates. And the Levite, because he has no portion nor inheritance; and the stranger, the fatherless and the widow, who are

within your gates, may come and eat and be satisfied; so the Lord your God may bless you in all the work of your hand.”

Notice again, they were commanded, that on every third year, one of the tithes... They had more than one tithe. They had a tithe for the house of God; they had a tithe for themselves; and from that tithe for themselves, every third year, was given to the poor. In other words, that amounts to 1/3 of 1/10, so 1/30th.

So if you got a wage this week, say \$100; then one-thirtieth of it (\$3.33) you give (put aside specially) for the blessing of those who are poor. Isn't that wonderful?

That's how we've done it. We've just opened up an account, a thirtieth of everything we get goes in there, sometimes more. Quite simple; then it begins to accumulate and grow up; and there are some other things we've received, and it all goes there, so we can do this.

Notice that this was actually scheduled into the lifestyle of the people of God (in the OT). Why would it not be in the New Testament? It would be even more in the New Testament, wouldn't you think? It would be even larger, in the New Testament?

2 Corinthians 9:5; and it's the same sort of principle: Intentional! “I thought it necessary to exhort you, to go ahead of time, to prepare your generous gift beforehand, which you had previously undertaken to give, that it may be ready as a matter of generosity, not some kind of duty or obligation”.

He's saying: I don't want to come up and take up an offering, and have you under emotional pressure. I want you just to have a think about how God is speaking to you, and how generous you want to be.

An interesting thing with generosity: there's no limit to generosity. You can choose how generous you are. It's something you choose to become.

Of course, you can also hear the voice of God; and you can also be moved by compassion; so I've found that for us, the movers (motivation) that we have, when it comes to generosity, are very simple:

#1, we Hear the Voice of God. Whenever we have anything big, we always hear the voice of God; and here's the one thing I know: I don't hear the Lord clearly on a lot of matters, but when it comes to giving, we just click like that. Joy and I both get the same amount every time - every time!

#2, Compassion; sometimes I just see someone, and I feel my heart move. If I feel my heart move, I don't need any more.

Now I'm not foolish in that, because I remember the Lord speaking to me one time, when I was overseas, about: professional beggars, and the manipulation of emotions;

and He said: "in those situations, you need to hear from Me" - so I learnt how to say: no; as well as say: yes.

So one is: hearing the voice of God; and then the other is: the decision to practice generosity, to practice enlarging. If you have a meal, put an extra bit out, and have someone else in; it's really quite simple. If you have a celebration, bring a few extra people in; have a barbeque, put a few more sausages in, and bring some more people in.

If you go to the beach, then get someone in your car with you. That's why we always have big cars: big family; but we could always bring someone with us as well. Jam them in!

In those days you didn't need all these car seats; however can't do that today. It's a bit more difficult. We used to just jam them - jam them in! It was loaded with people!

So #1, it's a practical expression of being right with God. #2, it's a lifestyle. #3, it has no selfish agenda.

Luke 6:38 – "Give, and it shall be given to you! Pressed down; shaken together; and running over; will be put in your bosom. Same as you use, it'll be measured back to you".

Often this is preached in the area of money; but actually it's not just referring to money; and secondly, it's not referring to: doing something, so you can get something.

God wants us to understand that generosity is to be a part of our life. Generosity is the evidence of God's grace on your life. Grace is goodness, His love, His empowerment, His blessing.

Just before that one, in Luke 6:31 – "As you want men to do to you, do likewise to them". Treat people as you'd like to be treated.

"If you love those who love you, what credit..." Now the word 'credit' is a poor translation. The word is grace. If you love those who love you, then what grace is on your life? If you're good to those who do good to you, what grace is on your life?

Many people give because they feel they have an obligation to: someone's done something for them, and now they've got to do something back, so they give out of obligation. There's no grace when there's obligation.

"...but if you lend to those, from whom you receive nothing back (and you hope to receive something back) - what grace is on your life? Even sinners do that.

Sinners lend to sinners; do good to sinners; and love those who love them. He says: look, there's no grace.

We're not under law, we're under grace; the goodness, the kindness, the generosity, the abundant extravagance of God. Oh, how we need grace. You need so much grace; because without that, you live under laws.

God wants you to understand the fullness of His grace. He's saying: if I just give, and I want something back out of that; then I'm giving, expecting in return. He said: there's no generosity or grace on your life for that. Sinners will do that.

"If I lend, and I want to get something back..." He said: there's something in this for me, a self-centered agenda; there's no grace when there's a selfish agenda.

There's no grace, when there's duty or obligation. If you do it because you have to (which the law requires), you have no grace on your life. So you've got to make a decision: whatever giving I give; whatever good I'm doing; and whatever else I'm doing; I've got to make a decision inside, about my heart in doing this thing.

Either do it, and do it gladly, and do it 110%; or don't do it at all. Funny thing, when I tell people that, they often say: "I won't do it at all then", because their heart wasn't right in the first place.

I think it's still better to do good (and then let God help you on your motivation); than to not do good (and have a bad motivation) - but it's better if we have a great motivation.

I've just learned, if you're going to give: give and put your heart into it - put 110% into it; then the 10% extra you put in, is what brings grace into it.

That's why He said: "if they tell you to go a mile, go two miles". Why? The one mile was required by the law; the second mile (the Roman soldiers were not to make you go a second mile, so if you went a second mile), you are now putting them in debt to you.

Grace was in it, so if someone makes you do something for this much, do a little extra, and the grace has gone into it now, and you're totally empowered, because you have put something in that wasn't required.

Ever notice how, when you ask someone to do something, and they do it reluctantly, they only do about 80% of it? The way to change 80%, into 110% is: put in a little bit extra, that you weren't required to do; now you are fully empowered, and you've become a generous giver. It's a matter of decision; so Jesus, very clearly, He reinforced this much into giving.

It's not only about money. Notice here - He extends it. He says: Give mercy to people! Didn't God give you some mercy? Give mercy to people.

Don't judge them. If they said: don't judge; He said: don't condemn people. Now it's clear: show mercy to people; don't judge them, condemn them, put them down, write them off, speak about them, criticise them... don't do those things!

Forgive people. Sow out mercy and forgiveness; get over all this stuff of looking at what's wrong in people's lives. In other words: be a generous person.

A generous person gives when people don't deserve it - that's what makes it generous. If you deserved it, then you've worked for it, you're entitled to it; but if you don't deserve it, and you get it - that's what grace is.

That's what grace is, and so God wants us to have grace on our heart, so we can give to people whether they deserve it or not.

It says: here's the consequence of it - two things: #1, there is a reward. You don't have to be afraid that: if you're generous to people, you're too generous.

"I think you were too generous". How can you be too generous? Too mean maybe, but too generous! How can you be too generous?

Too fearful, maybe? He said: don't be fearful, if you're generous, because you can be sure of this: that God will abundantly reward you.

So when He says: "give, and it'll be given to you", it's to take away the fear of giving; not to create a motive of giving so you can get something.

God wants us just to learn how to be generous givers, and give not wanting anything, because He said: "if I'm giving without getting anything back..."

I remember doing that: giving for a while... and waiting. I'd seen that scripture: give, and it'll be given to you. Okay, I'll give it; now let's see it! And it didn't happen! I got ticked off... Well that's it- it doesn't work! But I realized, and God spoke, saying "your motive is completely wrong".

You're just giving trying to get something. You were like that before you were saved. Now you're saved, He said: I want you to learn how to give, and give generously, and give lovingly, give out of a glad heart, give out of a thankful heart.

What if they don't deserve it? Does it matter? Because He's kind to the just and the unjust.

You see, we've got this measuring system, whereby if someone deserves it, then we'll bless them and help them; but if they don't deserve it, we won't. That's the world system by the way.

God is kind to everyone. When you were a sinner, He was kind to you, and sent Jesus to die on the cross. I

Look at a few of the people that are under blessing - there are lots of things going good in their life. Now think about it: God's grace is abundant grace. It's a generous grace.

We need to get out of meanness and smallness, and start to learn how to give. Give kindness, give compliments, give praise, give your time, give your talent. Learn how to become generous with people, generous with people. When you're generous with people your reward will be great.

Here's the second thing: You will be the sons of the most-high God, sons of your Father.

Most people see Christians as hypocrites. Have any heard that one? There's hypocrites outside the church, as well as ones in it; nothing new about being a hypocrite.

But here's one thing you can't mistake. He said: when you give, and there's no agenda in it, you're not a hypocrite. You're so sincere that people can't work you out.

There's got to be a hitch. There's got to be a string, got to be some test. No, no, no, no. Actually that's what the kingdom is like: God's good to everyone, whether they're good or not.

If we're going to move towards engaging our community, the first thing we have to do is enlarge our hearts and become generous, to be able to give.

What if they don't come to Christ? Was that a waste of time? No, it wasn't! You gave, and sowed the time' and God knows how to restore it and redeem it to you.

The issue is not what happened in them. The issue is: you doing something God wants you to do - being kind to people; and sowing time into people; connecting with people; investing in people; encouraging people; showing hospitality to people - it's about us doing that.

If we haven't got enough for ourselves, there's no overflow; and if we think people need to deserve it before we'll give it, there's no overflow either.

We need to come into a place of grace: God is good to us. Can we say amen to that? God is good to us!

## Summary Notes

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### 1. Introduction (Review)

Jn.12:1-7 "Mary took a pound of very costly oil of Spikenard, anointed the feet of Jesus, and wiped His feet with her hair. And the house was filled with the fragrance of the oil".

- Generosity is unlimited – you choose how generous you are.
- Generosity that is extravagant is like a sweet fragrance – very noticeable.
- Generosity flows out of a heart of gratitude – Mary grateful Lazarus is alive.
- Generosity exposes greed (vs5-6)

· Generosity is rewarded in unexpected ways (Mt.26:13 – a memorial to her).

## 2. Generosity is the Practical Expression of being Right with God

· Ps.112:9 “..He has given to the poor, his righteousness endures forever”

· Ps.37:21 “... The righteous shows mercy and gives (Also vs 25-26)

· Mt.25:31-40 “Come you blessed of thy Father ... for I was hungry and you gave me food”.

· Wikipedia Definition

· Tzedek = righteous

· Tzedakah = charity, generosity to the poor

· Shane Willard (Hebrew meanings)

Tsidag = righteous Tsidagah = generous ‘h = to reveal

Righteousness revealed = generosity

· Hebrews considered that your resources/finances all belonged to God who entrusts you with it – your responsibility is to steward and be generous.

· 1 Jn.4:17 “Whoever has this world’s goods and sees his brother in need and shuts up his heart from him, how does the love of God abide in him?”

· The practical outworking of being in right relationship with God is generosity – especially to the poor. (Jm.1:27 – Pure Religion)

## 3. Generosity is a Lifestyle

· God intends that generosity overflow from our life continually.

· Generosity is both intentional (you plan it) and spontaneous.

## OT Examples

### (a) Dt. 24:19-22 – Law of Harvesting

- The people were agricultural based; the fields were their source of income.

- Consumerism – pressures people to spend more on themselves.

- God is against consumerism – selfishness and greed

· Don’t consume everything – create margins in life for compassion to the poor.

· Set aside : Money – time – talents for the benefit of others.

· No quantity specified – it is the principle of intentional generosity.

· Give to the stranger (unsaved/gospel), fatherless and the widow.

· Note: Motive v 22 – Gratitude

Re3ward v 19 – God will bless you in every work of your hand.

### (b) Dt.14:28-29 – At end of every third year – a tithe for stranger, fatherless and widows within your gates

· Principle of intentional generosity setting aside  $1/3 > 1/10 = 1/30$ th

### (c) 2 Cor.9:5 – Prepare your generous gift beforehand - generosity

· Principle of intentional generosity – not grudging obligation.

· Plan to set aside a portion intentionally so have provision to give.

## 4. Generosity has no Selfish Agenda

· Lk.6:38 “Give and it shall be given to you”.

· Most people focus on getting – the motive is to get something for self.

· God’s desire is for us to love being a giver, being generous without an agenda.

- Lk.6:30-38 Context of giving – Grace
- People assume Jesus on speaking about money
- Jesus also speaking about mercy, judgement, condemnation, forgiveness.
- He is talking about the principle of giving and its motivation.
- God weighs the heart motives Prov.16:2
- Principle: whatever you give will come back to you increased.
- World system = trading – I give you something and I expect in return.
- e.g. (v32-33) (i) repay someone ) What grace is on your life?
- (v34) (ii) hoping for personal gain ) This is just trading
- There is no evidence of grace (true generosity) when give with agendas

#### 5. Generosity is rewarded

- Jesus Directive: Love, do good, lend with no personal agenda of gain.
- Outcome: (i) You establish your identity – son of God. (righteous revealed)
- Lk.6:35,38 (ii) You receive great reward from God. (This promise removes fear or regret in giving).
- God is generous and will ensure a return that is generous. May come in unexpected form, may be delayed, and may be in eternity.
- Example Acts 10:2 Cornelius – gave alms generously and rewarded by God.
- Example Acts 4:36 Barnabus – gave generously = apostle.

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## Finance (1 of 2)

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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 its 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 case 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. Amtrak 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 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 shepherds 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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## Finance (2 of 2)

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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 to 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%, it's 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 as 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 Gods 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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