

Resources by P-J Smyth

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CONTENTS

Chapter 1	Money: a critical area	4
Chapter 2	Ten ways to excel in giving	5
Chapter 3	How much should we give away?	8
Chapter 4	Where should we give?	12
Chapter 5	Is poor more holy than rich, or visa-versa?	13
Chapter 6	The Mammon Audit	14
Chapter 7	The Four Heads of Mammon	15
Chapter 8	Cutting off Head 1: Eternal not Temporary View	17
Chapter 9	Cutting off Head 2: Content not Discontent	18
Chapter 10	Cutting off Head 3: Faith not Worry	20
Chapter 11	Cutting off Head 4: Giving not Withholding	22
Chapter 12	Closing the circle and budgeting	23
Chapter 13	Destroying Debt	29
Chapter 14	Tax	32
Chapter 15	Saving	34
Chapter 16	Retirement, insurance and inheritance	35
Chapter 17	Investing	36
Appendix A	The Discipline of Simplicity By Richard Foster	38
Appendix B	Leaders and Money By Simon Pettit	40
Appendix C	Church Membership and Money	42

CHAPTER 1

MONEY: A CRITICAL AREA

Although there are just over 200 verses in the bible on faith, about the same number on salvation, there are over 2 300 references to finance. I think that there are three reasons for this strong biblical emphasis on money:

Reason 1: Because money is central to life

In one way or another, finance and economics occupies much of our waking moments. It affects practically everything in our lives. Most homes would regard themselves as being under some kind of financial strain. Today, 50% of divorces in the USA are attributed to financial stress in one form or another. A survey in USA, RSA and Europe of 470 000 people from every different financial background were asked the question, 'how much do you need to live comfortably'? Almost everybody responded "about 10% more than we currently have". Interesting.

Reason 2: Because 'Mammon' is a powerful demonic force

In Luke 16 Jesus gives money the status of a Contender God saying that if we do not break free and stay free from the power of money then he will never be able to trust us with greater responsibility. Jesus used the ancient Aramaic word 'Mammon' to denote an entity that exists in the heavenly realm, which people had worshipped as their god of finance. Also, in the parable of the sower Jesus describes the demonic power behind money as 'thorns' sent to choke us with worry and the deceitfulness of wealth (Mt 13v22). The world we live in is aggressive in trying to recruit us to serve Mammon. A singer called 50c recently produced an album *Get rich or die trying* – that about sums it up. So, the question here is 'who will rule and reign in your heart?' The human heart is only big enough for one God: will it be Jesus or Money?

Reason 3: Because God's rule needs to extend to all parts of our lives

After his baptism, Samuel Houston (after whom Houston, Texas was named) stated that he would like to pay half the pastor's salary saying, 'My wallet got baptised along with the rest of me'.

CHAPTER 2

TEN WAYS TO EXCEL IN GIVING

*But just as you excel in everything – in faith, in speech, in knowledge, in complete earnestness, and your love for us – **see also that you excel in this grace of giving** (2 Cor 8v7).*

1. Give to constantly choose God over Mammon

No one can serve two masters. Either he will hate one and love the other, or he will be devoted to one and despise the other. You cannot serve both God and Money (Lk 16v13). Jesus speaks straight about this: he gives money a capital 'M' and says, point blank, that Money and all it represents, contends with him for the throne of your life. Mammon is not the same thing as money, rather it is the spirit behind money. As with most demonic activities, the assault is one of deception...it tells us that a little more money will make us happier, that we need just a few more possessions to be satisfied, and that having more money or possessions will make us more popular and more powerful. It tells you that your net worth as an individual is based on your net wealth. The primary tactic of mammon is to entice people into serving him without realising that they are actually doing so. And, wait for it, **the only way to defeat Mammon is to consistently give money away.**

2. Give so that God can entrust you with greater responsibility

Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own? (Lk 16v10-12). The correct handling of money is imperative before God will entrust you with true riches. I have never met a person who is being significantly used by God who has not first lined up his handling of money with what the bible teaches. And sadly, I know people who would burst into enjoyment in God and a fruitful life if only they would submit to God's ways in the realm of finance.

3. Beware 'sneering' when you are provoked to give

The Pharisees, who love money, heard this and were sneering at Jesus (Lk 16v14). If you get twitchy when you are provoked to give away money and be generous, it might indicate that you are actually more attached to money than you think you are.

4. Give to stay free from the love of money

People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs (1 Tim 6v9-10). Note that money is not the problem, rather the love of money is. Giving money away to God in a regular, generous and cheerful manner is the sure way to 'fall out of love' with money.

5. Give to get

Whoever sows sparingly will reap sparingly, and whoever sows generously will also reap generously (2 Cor 9v6). Give, and it will be given to you. A good measure, pressed down, shaken together and running over will be poured into your lap. For with the measure that you use it will be measured back to you (Lk 6v38). God has set a law in place in the universe called 'sowing and reaping'. This happens rather obviously when a farmer sows seed, but also happens when a Christian 'sows' his money. God says that he will organise that this person receives a decent 'return' on what they sowed. How wonderful! Not only do we give in order to stay free from the dangers of love for money and reliance on money, but we also get more of it...to give more...to get more...to give more...and along the way all this giving keeps us gloriously free from the snares of Mammon. Remember that God is not in need of your money, rather he wants you to keep giving to ensure that money never becomes your master. And then, he is delighted to supernaturally return to you *more* than you gave. *There was a man, some called him mad. The more he gave the more he had (John Bunyan).*

6. Give in order to invest in the future

Do not store up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal. But store up for yourselves treasure in heaven..." (Mt 6v19-20). Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life (1 Tim 6v17-19).

How interesting: God has no problem with us 'hoarding' up treasure for ourselves...so long as it is in the right place – in heaven not on earth. Imagine that you lived in England and you were 20 years old, but that you planned to retire at the age of 60 by the sea in Spain. The laws of Spain stipulated that you could not bring any money into Spain with you when you arrived, or at any time after your arrival. But that **before you arrived** you could deposit a maximum of 100pounds per month into your Spanish

bank account. What would you do? I expect that you would diligently send your 100 pounds through every month for 40 years so that you had enough to retire on. God encourages us to do the same for heaven. Although the bible doesn't tell us everything about heaven, it does tell us that we can store up blessings for ourselves in advance.

7. Giving is more about how much we keep than how much we give

As he looked up, Jesus saw the rich putting their gifts into the temple treasury. He also saw a poor widow put in two small copper coins. He said to his disciples, "I tell you the truth, this poor widow has put in more than all the others. All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on" (Lk 21v1-4). Because wealth is relative, this principle 'levels the playing field' for all of us by making giving an issue of proportion rather than amount. The issue is not so much the amount that we give, but rather the amount of faith and trust in God that is represented by the amount that we give. God's interest seems to be more in how much we keep than how much we give.

8. Give so that you feel it

But King David replied to Araunah, "I will not sacrifice to the Lord my God burnt offerings that cost me nothing" (2 Sam 24v24).

9. Give 'beyond' your ability

And now, brothers, we want you to know about the grace that God has given the Macedonian churches. Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints (2 Cor 8v1-4). What a great attitude! They saw giving as a privilege to contend for and they even gave 'beyond' their ability. The issue here is one of *faith*. Give to the point where you need to trust God to help you to come out right at the end of each month. What a thrilling way to live.

10. Give from a place of contentment

*Keep your lives free from the love of money and be **content** with what you have, because God has said, "Never will I leave you; never will I forsake you." So we say with confidence, "The Lord is my helper; I will not be afraid. What can man do to me?" (Heb 13v5-6).* **Godliness with contentment is great gain (1 Tim 6v6).** The world system works to make us discontent with what we have so that we will buy more and more. In contrast to this, God urges us to get content with what we have and not be continually running after more and more (Mt 6v32). A practical way to do this is to work out what you need to live at the level that you feel is right, and then 'close the loop' so that extra income can be given away.

CHAPTER 3

HOW MUCH SHOULD WE GIVE AWAY?

After reading Part B immediately before this section, you have probably realised that the only answer to this question is 'give as much as you possibly can as regularly as you can'! Giving is a privilege: we don't have to give, rather we get to give. Lucky us! As we give money we get more money. As we give we stay free from the snares of money. And as we give we can forward the advance of the wonderful gospel. It is pretty hard to find any drawbacks when it comes to giving!

Having said that, allow me to recommend to you the principle (not law) of the tithe that I have found to be such a great help in getting me into the swing of joyful and generous giving, and then keeping me in it.

The Tithe in the Old Testament was a Law

In the Old Testament era, people related to God mainly through rule keeping. They had a comprehensive list of laws from God that included the law of the Tithe stipulating that the first 10% of all of your increase / income belonged to God, and needed to be given to him or else you were robbing God and would come under a curse (Malachi 3v6f).

But we are no longer under the Law

Since Jesus came, we no longer relate to God by rule keeping, because Jesus has given us his perfect righteousness as a gift (Eph 2v8-9). We are righteous because Christ has made us righteous not because we do good things. So, we are certainly no longer subject to the law of the tithe.

But before you throw out the tithe completely...

It is interesting to note that tithing was *voluntarily* practiced by Abraham¹, and *voluntarily* practised by Jacob² long before it was made an official law for Israel³. These great men of God obviously felt that the practice of giving 10% to God was a helpful way to approach giving.

It is also interesting that when Jesus had the chance to dismiss tithing altogether....he didn't take it, in fact he seemed to affirm it to some degree, although the point that he was making was more to do with heart-attitude rather than outward rule keeping (Mt 23v23).

¹ Gen 14v20

² Gen 28v22

³ Lev 27v30-34

So where does this leave us today?

Today, the tithe is not a law, but it can be a very helpful guiding principle to get us started in our exciting venture of giving. Here are my reasons:

1. I follow the principle of the tithe because it proves grace more powerful than law.

We now relate to God through his grace not our works. To put it another way, *we are not saved or kept saved by works* (doing things or keeping laws), but we are saved and kept saved only by God's work of grace⁴.

But significantly, grace hasn't been given to us to lower the bar, but rather to raise it. Our new motivation of grace propels us to greater works than we could ever do under law. For example, Jesus said that the law tells us not to commit murder, and then says that now even murderous thoughts count as murder (Mt 5v21). The bar is raised. Paul goes on to explain more of the powerful and positive impact that grace has upon us:

"His grace to me was not without effect. No, I worked harder than all of them, yet not I but the grace of God that was in me" (1 Cor 15v10).

"Grace teaches us to say "No" to ungodliness and worldly passions, and to live self-controlled, upright and godly lives in this present age ...eager to do what is good (Titus 2v11-14).

Here is my point: Like Abraham and Jacob, we are also free from the law – we live in the age of the inner motivation of grace, but wouldn't it be a slap in the face for grace to come in lower than 10% and thus prove law to be more effective than grace? The last thing I want to do is to put you back under law, rather I want to put you under grace, because a true understanding of grace will move us to radical generosity.

2. I follow the principle of the tithe because it helps keep me consistent and disciplined

John Piper says that *'another name for serious intention is planning... failure to plan ...results not in spontaneity, but the same old rut'*. Since I started tithing at age 20, I have now had 17 years of tithing every month. For all these years it has been built into my budget as the first payment to go out each month. It has happened whether I have been in the mood or not, willing or not....it is a system that serves me and my frailty. And, on top of the tithe I have given regular offerings for those 17 years. I recently tried to estimate how much I have given away over these 17 years, and was stunned at the huge amount – oh the power of the consistent and proportional tithe! Tithing is not a law for me, it has become a means of grace, and a launch pad from which I can move into offerings well beyond 10%. It has served as an excellent tutor to lead me into giving that surpasses any Old Testament rule-keeping.

⁴ Eph 2v8-9

3. I follow the principle of the tithe because it is proportional

No matter how much I earn, tithing keeps pace because it is a matter of proportion not amount.

4. I follow the principle of the tithe because it means giving the first 10%...and that is a demonstration of faith!

One of the key things about the law of the tithe in the Old Testament was that it was not giving any old 10%, but rather the *first* 10% of your income. This is the radical thing about the principle of the tithe. Giving the first tenth is a clear and powerful statement that you are putting God first – he is the first ‘bill’ you pay each month. Money talks. Think about it: you have no idea that you will come out okay that month. Unexpected bills might arrive that you could have used that 10% to pay. It is a statement of faith and trust in God to provide for you.

5. I follow the principle of the tithe to stay free from the love of money

I have found that consistently surrendering a decent portion of my income (10% plus) to God on a monthly basis is an act of faith, obedience and worship that stops me worshipping money⁵. Ashleigh and I have always made our tithe and offerings the first item on our monthly budget, and we pay it before any other bill. This is because we are giving in faith, acknowledging that God is our source, not our bank balance. We know that if we seek God first, he will always provide for us⁶. We love God more than we love money.

6. I follow the principle of the tithe because I soon get used to it and don't ‘miss’ the money

Once you are into the habit of tithing, then you get so used to living off 90% that you hardly even feel the hit. So, to keep on the faith stretch, Ashleigh and I always give more than just 10% each month, and we of course give big-time at each our churches three annual Gift Sundays. Remember, 10% is not a law, although it might be a good target for you early on, but before long you will want to outstrip it. We are not trying to find the bear minimum that we can get away with, rather how much we can get away with!

7. I follow the principle of the tithe because it sets the example for all members of our church.

We carefully explain to all new members that although the tithe is no longer a law for any of us, we recommend it as an appropriate amount for all members to give to the church each month. Some new members take a while to adjust their giving up to this level, and others are able to go well beyond that. We don't check up on people's level of giving, but we do urge everyone to excel in this grace of giving (2 Cor 8v7).

⁵ Lk 6v46; Lk 16v11-14

⁶ Mt 6v33. Phil 4v19

Some common questions about doing the ‘tithing’ today

If tithing is no longer a law, then why call it ‘tithing’ – isn’t it better to call it ‘giving’? Doesn’t tithing have an Old Testament and legalistic ring to it? A good point because we definitely don’t want any confusion about whether we are under law or grace. I am using the phrase ‘tithe’ in the non-law sense to define a base level method and amount of giving that I recommend to all believers, especially as a guide to help them develop the discipline of giving early on in their walk with Jesus.

Should I tithe on gross or net? Up to you, but I suggest you tithe the net profit of your business, but tithe the gross of your salary. This is because the *gross* is your actual income before tax. Someone once said, ‘Gross tithe leads to gross blessing’. Remember, we are not trying to work out what is the ‘least’ we can get away with giving, rather the most.

Should I tithe when my tithe is so small? Yes. God honours the attitude more than the amount.

What if I feel my tithe is too big for my local church? Our church has a world vision. I can’t imagine any amount too big for that!

Should I pay my debts first, and then start to tithe? I suggest that you start to tithe right away as an act of faith. Honour God and he will honour you. He will make your 90% go further than you could make go your 100%. But also pay unto Caesar what belongs to Caesar (Mt 22v21). Then stay out of debt (Rms 13v8; Pr 22v7).

Should I pay my tithe weekly or monthly? I suggest you give in keeping with the frequency of your pay cheque.

Should kids tithe? I suggest that you teach them young. **Should students receiving ‘grant’ money tithe it?** I suggest that you just tithe on pocket money and any other income, but not on student loans or fees.

Should I tithe on increase through interest, appreciation etc? I would. Any excuse to give.

Should I tithe on my pension? Although pensions are partly formed from money that you should have already tithed on over the years, they are often subsidized by other ‘increase’. I would say ‘Go for it’! Remember, it’s all about faith and cheerful giving!

CHAPTER 4

WHERE SHOULD WE GIVE?

Your local church should receive most of what you give away – this was certainly the New Testament pattern and it happened in ‘shadow’ form in the Old Testament when the Israelites gave their tithes and offerings to the priests⁷. Your local church should have a leadership that you trust to handle the money, and they will use much of it on the running of the church and give much of it away to the poor and other initiatives that advance the gospel. In his book *The Gift of Giving*⁸, R.T. Kendall talks straight about where he thinks that the bulk a believers giving should go:

“Tithing is the solution no one talks about. If every professing Christian would tithe, every congregation would be free of financial worries and could begin to truly be the salt of the earth. The church could begin to make an impact on the world that would change it. Instead, the church is paralysed through lack of funds” (Pg 12)

“Tithes, therefore, should be exclusively for the work of the gospel. Tithes should not be given to charity or any other noble work. When a Christian gives any part of his tithe to non-church organizations, no matter how valuable they may be to society, that Christian robs the church and therefore robs God. It is precisely why Moses needed to say in Lev 27v30 “All the tithe of the land, whether the seed of the land or the fruit of the tree is the Lord’s: it is holy unto the Lord. Non-church organizations should be supported by non-Christians, or by Christians who have first given all their tithes to the church, or by the church itself” (Pg 46).

⁷ 1 Cor 9v13-14; Mal 3, 1 Chron 29v3

⁸ 1982; Hodder & Stoughton

CHAPTER 5

IS POOR MORE HOLY THAN RICH, OR VISA VERSA?

The bible teaches that neither poor nor rich are holier than each other. It is clear from the following scriptures that the issue is righteousness, not rich or poor. You can be poor and righteous or poor and unrighteous. You can be rich and righteous or rich and unrighteous.

Unrighteous Poor

Pr 10v4: Lazy hands make a man poor, but diligent hands bring wealth.

Pr 14v23: All hard work brings a profit, but mere talk leads only to poverty.

Pr 13v25: The righteous eat to their hearts' content; the stomach of the wicked goes hungry

Pr 28v19: He who works will have abundance, but he who chases fantasies will be poor

Pr 28v20: A faithful man will be richly blessed. One eager to get rich will not go unpunished

Pr 28v22: A stingy man is eager to get rich and is unaware that poverty awaits him.

Righteous Poor

Some of the greatest heroes of the faith including Job and Paul had seasons in their lives where they were poor but still righteous. Sometimes people choose to be poorer to facilitate something greater. For example, you might choose to be a Teacher and Pastor or some other profession that pays less but you do it because you feel called to that profession. Sometimes people choose to live in a poorer country to rather than a wealthy one for righteous rather than economic reasons. Other people choose to be poorer to avoid turmoil: *Better a little with the fear of the Lord than great wealth with turmoil (Pr 15v16). Great wealth can bring turmoil that shipwrecks marriages, families and prevents us from pursuing active church membership.*

Unrighteous Rich

Pr 16v8: Better a little with righteousness than much gain with injustice

Pr 28v16: Tyrannical rulers due to ill-gotten gain

Pr 11v16: Ruthless men gain wealth

Pr 28v22: Rich because of greed

Pr 28v8: Rich through exorbitant interest

Pr 23v4: Do not wear yourself out to get rich; have the wisdom to show restraint.

Righteous Rich

Pr 10v22: The blessing of the Lord brings wealth, and he adds no trouble to it.

Pr 15v6: The righteous house contains treasure. The income of the wicked brings trouble.

Pr 11v24: A generous man will prosper; he who refreshes others will himself be refreshed.

Pr 3v9-10: Honor the Lord with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.

CHAPTER 6

THE MAMMON AUDIT

What is Mammon?

Mammon is the 'spirit' or 'power' behind money that seeks to enslave us (Lk 16v13).

The Mammon Audit

Please take a short 'test' that I call the Mammon Audit. Give yourself a mark for each question that describes you:

1. I am prone to impulse buying.
2. I struggle to appreciate other people's possessions without wanting to own them myself.
3. I don't have a decent system of managing my money, and I often feel out of control.
4. To be honest, I actually seem to make major decisions based on work or salary opportunities.
5. I seldom consciously think of giving in terms of making an investment in eternity.
6. I worry about money...especially whether I will have enough in the future.
7. I am in debt (not including a mortgage type situation where the asset thoroughly covers the debt).
8. I struggle to consistently give at least 10% (of gross income away) every month.

What did you score? Where do you find yourself in the following results table?

- Serving God. Mammon mostly down and out.
- The battle rages.
- Losing the battle.
- Hail O Mammon! Thou art my God!

No matter what your score was, you need to recognise the four primary heads of this 'monster' of mammon...and then learn how to cut them off!

CHAPTER 7

THE FOUR HEADS OF MAMMON

I have pooled some of the key biblical texts about money and come up with four main characteristics of Mammon. Once we have identified them then we can work out how to attack them. As you read these scriptures, see if you can spot these four main themes of Mammon:

*Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store 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 your heart will be also. **"No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."** Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes? Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? O you of little faith? So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well (from Matthew 6).*

Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions." And he told them this parable: "The ground of a certain rich man produced a good crop. He thought to himself, 'What shall I do? I have no place to store my crops.' "Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry." "But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?' "This is how it will be with anyone who stores up things for himself but is not rich toward God." Then Jesus said to his disciples: "Therefore I tell you, do not worry about your life, what you will eat; or about your body, what you will wear. Life is more than food, and the body more than clothes (Luke 12v13-23).

*If anyone teaches false doctrines....been robbed of the truth and who think that **godliness is a means to financial gain**. But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. **People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.** Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. **Command** them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life (1 Timothy 6v3-19).*

Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you." So we say with confidence, "The Lord is my helper; I will not be afraid. What can man do to me?" (Hebrews 13v5-6)

But just as you excel in everything--in faith, in speech, in knowledge, in complete earnestness and in your love for us--see that you also excel in this grace of giving (2 Corinthians 8v7)

From these scriptures I see four primary characteristics of Mammon:

1. Temporary World-View
2. Discontent
3. Worry
4. Withholding instead of giving

We chop off these four heads by developing opposite attitudes and actions:

1. With the sword of an Eternal World-View
2. With the sword of Contentment
3. With the sword of Faith in God
4. With the sword of Giving

Let's expand on each of these battlegrounds in the next few chapters:

CHAPTER 8

CUTTING OFF HEAD ONE

ETERNAL NOT TEMPORARY VIEW

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store 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 your heart will be also (Mt 6v19-21).

Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life (1 Timothy 6v3-19).

The world that we live in and the spirit of Mammon works to stop us thinking about death. In contrast to this, God wants us to be mindful that our death is not the end of our lives, but the end of the beginning of our lives. God has made us to be eternal beings that live forever. C.S. Lewis said that the earthly life of a believer is merely the cover page of a book that goes on forever and ever. He went on to say, 'If you read history you will find that the Christians who did most for the present world were those who thought most about the next'. King Solomon said that it is actually better to go to a funeral than a wedding, because 'death is the end of every man and the living should take this to heart' (Eccl 7v2). King Philip of Macedonia actually employed a servant to tell him daily, "O King! One day the King of Macedonia will die'.

Here's the point: if you think that your life ends when you die, then you will have little motivation to 'give to God' and 'store up for yourself riches in heaven'. But if you line up your thinking with the bible knowing that what you do in this short life will effect your eternity, then you will find yourself bursting with motivation to give.

Your death is just a change of address, and when you change address you can't take any money with you....but you can send it on ahead.

CHAPTER 9

CUTTING OFF HEAD TWO

CONTENT NOT DISCONTENT

Mammon drives you to discontent and always needing more. In contrast, contentment is the most marvellous state. It is the place of peace and joy where you cease to strive for more and more because you are happy with what you have, and you can happily enjoy other people's possessions without needing to own them yourself.

Tips for contentment

1. Lower the bar to food and clothes

But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that (1 Tim 6v6). If you are without food or clothing (and I guess shelter would also fall into this category) then you have God's permission to be discontent. But if you have those two things then you are to be 100% content. Anything else is a bonus. The worldly advertizing system exists to drive us to discontent by making us crave the 'next thing'. This must be ruthlessly resisted.

2. Invest in heaven

Remember, Jesus has no problem with us investing, saving and even 'hoarding' – he just wants us to do it in the right place which is in the bank of heaven not the bank of earth. So when you give to God, understand that you are not actually saying goodbye to the money for ever...just until your investment matures and it gets released to you in heaven!

3. Acknowledge the 'grief' that often accompanies riches

Getting rich and staying rich usually requires a great deal of hard work, and without effective checks and balances it is surprisingly easy to come to grief in other important areas of life, such as family and church. Paul said to Timothy, 'some people, eager for money, have wandered from the faith and pierced themselves with many griefs' (1 Tim 6v10).

4. Give and give and give

Jesus said that there is a supernatural shift that takes place in our hearts when we give. It works like this: where we put our money is the place that our heart will be. You would think that would be the other way around, i.e. that where our heart is, that is where we will put our money. But this is the supernatural bit: God has set things up so that if you give to God (usually

via your local church), then your heart will soon begin to pump for that cause, and will stop being discontent that you could have spent the money elsewhere. Try it!

5. Enjoy the good stuff guilt free

After commanding us to trust God rather than uncertain riches, Paul immediately adds that God *richly provides us with everything for our enjoyment (1 Tim 6v17)*. God is not a kill-joy, nor is he an ascetic, and he gives us permission to enjoy our possessions and money.

CHAPTER 10

CUTTING OFF HEAD THREE

FAITH NOT WORRY

*MT 6:25 "Therefore I tell you, do not **worry** about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes? ²⁶ Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? ²⁷ Who of you by worrying can add a single hour to his life?"*

*MT 6:28 "And why do you **worry** about clothes? See how the lilies of the field grow. They do not labor or spin. ²⁹ Yet I tell you that not even Solomon in all his splendor was dressed like one of these. ³⁰ If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you, O you of little faith? ³¹ So do not **worry**, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' ³² For the pagans run after all these things, and your heavenly Father knows that you need them. ³³ But seek first his kingdom and his righteousness, and all these things will be given to you as well. ³⁴ Therefore do not **worry** about tomorrow, for tomorrow will **worry** about itself. Each day has enough trouble of its own."*

Mammon wants to be worry, even to obsess, about money. In this passage Jesus comes in swinging his sword to chop off this head of Mammon by thundering out 'Do not worry!' Jesus repeatedly commands us not to worry. This is not a suggestion but a command. What a relief! I am not allowed to worry any more! Mammon is committed to getting you to worry about finance, especially whether you will have enough in the future. You need to cut off this head by making a decision right now to STOP worrying. Here are some of the reasons:

V26: Because we are more valuable than the birds

Birds just live from one day to the next confident that there will always be food tomorrow. Listen to me: God promises to do the same for you. End of story. Don't ask how or what or why or if. Just accept God's word. There is a Father on heaven who is totally in love with you and committed to you. He will provide for you.

V27: Because worry doesn't add an hour to your life

Jesus must have said this with a smile on his face because the irony is that we worry about our lives being cut short by lack of money, but in fact

worrying doesn't extend a life, in fact, stress research shows that it does exactly the opposite!

V32: Because your heavenly father knows that you need 'stuff'

God is 100% aware of your needs and attentive to them. Take a tip from Frankie and 'relax'.

V33: But we must seek first the agenda of God...

There is an interesting little twist in this verse. Did you spot it? God adds in a proviso: he says that if we will seek first his kingdom then his provision to us is secure. At first glance you might think that God is trying to bribe us – I'll scratch your back if you scratch mine. But that of course is never God's way. He doesn't actually need our help too much, what with being the omnipotent sovereign God and all that. Rather, this proviso is to help us because he knows that we will be most fulfilled and most enjoying him when we are radically putting the agenda of God before our own. Do not make decisions based on finances, but on how you can best advance the kingdom of God. That is not only where fulfilment lies but also his supernatural provision.

Worrying is actually proof that we don't trust God. Try and dodge that one! However much you duck and dive, that is at the bottom of your worry. I know you hate to admit it but it is true, isn't it. My three sons know me and therefore trust me, and when I say that I will look after them and feed them they simply believe me, and leave the worrying up to me. You need to do the same with your heavenly father. If you are caught in the snare of worry then you do not need my sympathy, you need to STOP worrying because you have a father in heaven who gives you his word that if you will put him first then he will always provide for you. If you are going to worry (which you shouldn't!), then channel your worry into making sure that you are putting God first in every area of your life!

Worry is pointless. Someone once said, 'Worrying seems to work. Whatever I worry about never happens.'

CHAPTER 11

CUTTING OFF HEAD FOUR

GIVING NOT WITHHOLDING

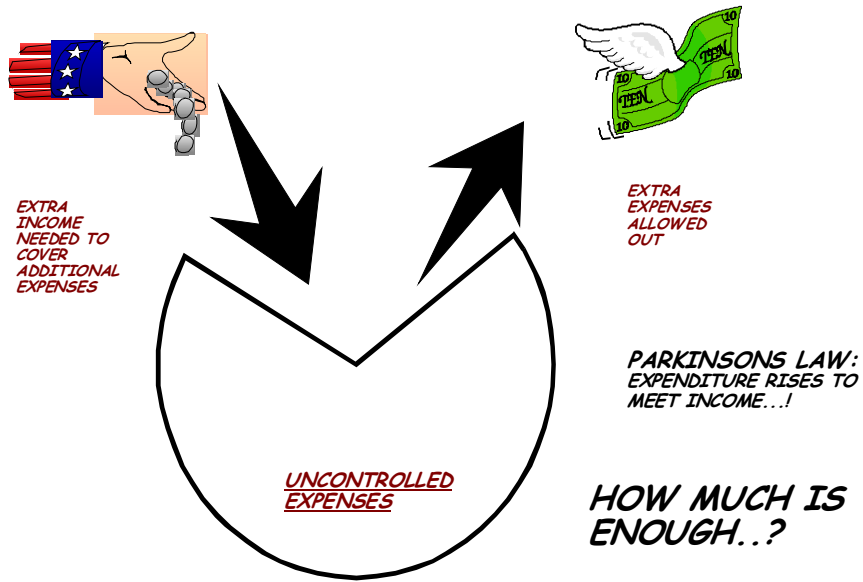
Obviously, Mammon work things to the place where money owns you more than you owning money. And when money owns you, the most obvious result is that you will struggle to give. You will be trapped by your stingy, withholding spirit.

The way to chop off this head of mammon is to get into a habit of regular giving. I refer you back to Chapter 2 and Chapter 3 for biblical instruction on how to get into this habit of giving.

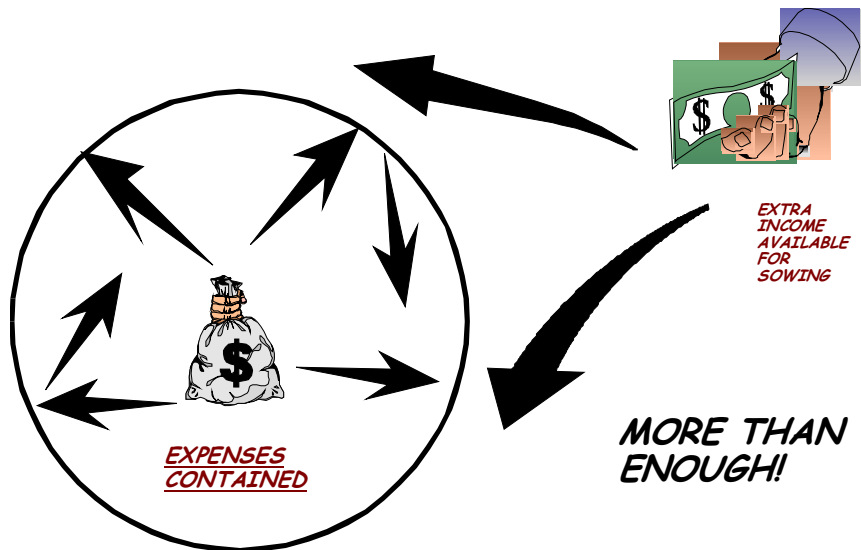
CHAPTER 12 CLOSING THE CIRCLE AND BUDGETING

This chapter is taken mostly from material by Craig Hill and Earl Pitts. It is a practical teaching that strikes right at the heart of Mammon, helping us to make money our servant rather than master. It hinges on answering the question “how much is enough?”

OPEN CIRCLES



CLOSED CIRCLES



Explaining the diagram: Without ever answering the question ‘how much is enough?’ a person or family will live with what we call an ‘open circle system’. Any financial increase that comes into this circle will serve only to expand the circle. A family who has answered this question will live with a ‘closed circle system’. Financial increase that comes to this family will be prayed over to discover the purpose for which the Lord sent it rather than assuming that it is to be used for increasing the circle in personal consumption.

What types of things should be included inside the circle?

1. **Our needs, obligations and necessities.** Is this biblical? Yes: *“My God shall supply all my needs....” (Phil 4v13)*
2. **Things for our enjoyment – our wants.** Is this biblical? Yes: *“Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment” (1 Tim 6v17)*

But the challenging question is of course ‘what constitutes a need, and how far should we take this matter of enjoyment? Interestingly, the bible refuses to give a one-size-fits-all answer to this. God wants us to seek him and operate out of a place of inner conviction and faith rather than religiously, mindlessly, heartlessly obeying an external law. Here are some verses to help us see this:

Verse 1: *Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, ‘Who is the Lord?’ or I may become poor and steal, and so dishonor the name of my God (Prov 30v8-9).*

Neither poverty nor wealth brings holiness. Wealth brings its attractions to sin *but so does poverty*. The truly poor are not the truly spiritual. A materialist can have little and still be a materialist. There is no position of wealth that is free from sin. And anyway wealth is relative.

Verse 2: *Since you died with Christ to the basic principles of this world, why, as though you still belonged to it, do you submit to its rules: “Do not handle! Do not taste! Do not touch!”? These are all destined to perish with use, because they are based on human commands and teachings. Such regulations indeed have an appearance of wisdom, with their self-imposed worship, their false humility and their harsh treatment of the body, but they lack any value in restraining sensual indulgence (Col 2v20-23)*

It may appear wise to rid self of as much of the trappings of the world as possible but this is no protection against temptation. Union with Jesus is the only foundation for holiness, not deprivation and not abundance.

Conclusion: We need to prayerfully seek God about what should go inside the circle of consumption. A 'budget' is a helpful tool to help us determine and stick to our new 'closed circle'.

Six steps to creating a closed circle or budget

Step 1: Keep an exact record of all your expenditure for three months. You may spend whatever you like, but it must be recorded by category in the black book. All spending must be accounted for and recorded. This includes all minor cash expenditures. You may have to ask for a sales receipt, but they are available. I have a saying when you open your wallet of billfold, "Money Out - Receipts In." When you pay by cheque, always use your 'cheque register' to record the cheque number, payee, and the amount. If you use a credit card, keep the slips for recording purposes and reconciling your credit card statement. There are also several good computer programs such as "Quicken" or "Microsoft Money" available for budgeting and financial tracking. However, we would recommend that you initially use a hand recorded ledger. In any case, the recording process in the book or computer should be done daily, if possible, but certainly at no interval longer than a week. Otherwise, you may tend to forget what specific receipts were for. We suggest the following groupings:

Giving: tithes and offerings

Saving and Investment

Food

Household items

Housing: rent, mortgage, utilities, insurance.

Clothing

Transportation: car payments, fuel and oil, repairs, insurance, tolls, parking.

Education: fees, books.

Medical and dental: – insurance, prescriptions, supplies, appointments.

Recreation: subscriptions, hobbies, holidays, books.

Allowances: personal pocket money.

Gifts: birthday, anniversary, Christmas, other.

Miscellaneous: stationery supplies, stamps, haircuts, bank charges, etc.

Taxes: all deductions from your salary,

Blank column for unique uses such as debt repayment.

Totals.

Step 2: The second step is to total each column at the end of the month and record the totalled amount on the appropriate line. When all the totals are completed, then a grand total is entered. The end of the month totals are then entered on a summary page showing the totals by column and the grand total. At the end of the third month, we will have enough data to close the circle and create a budget.

Accountability and agreement: If you are married, it is important that husband and wife seek the Lord together and come into agreement over the amount for each column. If you are single, we would encourage you to have a trusted friend with you, as together you ask the Lord for His direction for the right amount for each column. You may also wish to go through this process together with a small group, in which there is accountability to each other. I have worked with many people, single and married, at this point of closing the circle. In doing so, I have recognised there were strongholds in these people's hearts and minds of fear, guilt, shame and many other unresolved emotional issues stemming from past experience in dealing with finances. This exercise frequently brings such issues to the surface. If you find a similar thing happening to you, don't be discouraged. Simply press into God, in prayer, and seek help, if necessary. You are touching Mammon territory and the enemy does not want you free from his control in the financial realm. We inflict serious damage to the enemy, when our financial house comes into order and financial overflow begins to take place. This will then move money out of the world system and into the Kingdom of God, to be used for God's purposes of extending His Kingdom in the lives of people.

When you have an agreed-upon amount for each column you have a closed circle and have answered the question "How much is enough?" Well done. And now do your best to stick to it and you will be amazed at the increased amount that you can give away.

I am sure your next question may be, "Does the circle ever change in size?" There may be some adjustments between or in columns, as you use the budget system. The circle should be reviewed at least once a year, or whenever your circumstances change. The size of the budget will reflect your particular situation and season in life.

The size of your circle is not a problem for God. He just wants an honest answer from you. Do you know how much is enough? It is a trust issue. God's heart is to get money into your hands, as a flow through or a channel, for His purposes in the world. Each family's financial system could be likened to a pipeline through which resources are meant to flow into the Kingdom of God. Many pipelines are plugged, and others have massive holes in the pipe, due to an open circle in that family's personal consumption. The Mammon spirit seeks to convince believers that a budget is too restrictive, too controlling. In reality, to have a closed circle is very freeing. Without a closed circle, money becomes your master and you are a slave. True freedom comes when your circle is closed. You make the decisions where your money is used and money becomes your slave. You then know where it is and what it is doing at all times! Money serves you, rather than visa versa. When your circle is closed, you have flexibility within

your own circle. If you need more money for example in the food column in a given month, you make the decision to curtail spending in other columns for a week or so and divert the money to food. At the end of the month when you total the columns you will be over budget in food, but under budget in other columns. However, the grand total remains the same and is within the overall budget. Thus money within the necessities and wants part of the circle may be reallocated, but the overall total may not be violated. If the Lord instructs you to give above what you have planned in your circle for giving, then you have the joy of making money your slave. You decide to cut back on certain expenses for that month, or to delay the purchase of some want items, thereby creating the ability to bless others from your savings.

CHAPTER 13

DESTROYING DEBT

This material is mostly from Money, Possessions and Eternity by Randy Alcorn.

*“Let the fate of this miserable wretch be a warning to you: Annual income 20pounds. Annual expenditure 19.6 pounds. Result: happiness! Annual income 20pounds. Annual expenditure 20.0.6. Result: unhappiness! The blossom is blighted. The lead is withered. You are, in short, flattened”
(Wilkins McCauber in David Copperfield to young David:*

He’s got you

Debt is Mammon’s primary weapon to capture you. If you have gone into debt you may find that you have succumbed to lyrics of the Queen songs “I want it all! I want it now!” And as a consequence you are now servant to the lender.

Some examples of debt

National debt, Home mortgages, Car loans, Furniture store loans, Credit cards.

Some definitions

Credit: a grant to pay later for what is received now.

Interest: the fee the creditor (loaner) receives from the debtor.

Mortgage: when a person receives \$ or possessions now, that he will only pay for in the future.

Three main things that the bible says about debt

- 1. It warns against debt but does not forbid debt.** *Let no debt remain outstanding (Rms 13v8). The borrower is servant to the lender (Prov 22v7).*
- 2. To be in a position to lend is a sign of blessing** (Dt 28v12, Ps 37v21,26, Ps 112v5) but does not legitimise debt. The point is that it is blessed to have excess money and be able to another person out of the bondage of debt. See **Mt 18v32** where Jesus commends a master who forgives a debt. Debt is not good!
- 3. When you lend don’t expect repayment** (Lk 5v34). The person borrowing is morally obligated to make the repayment, but the lender should lend as he might give, expecting nothing in return. This protects the heart of the lender.

'Okay' debt

Where the asset has a value in excess of the debt. For example, a mortgage of R300 000 to buy a house worth R500 000 can be classified as an okay debt.

'Bad' debt

This is incurred in acquiring consumable goods today, with tomorrow's money. E.g. furniture and home appliances or clothing on six months to two years payment terms. E.g. running credit cards on 'budget' or extended payment terms.

Getting out of debt

- Total, all out, manic attack is the only way. And you will need to be accountable to another person.
- It is important that you step up to your debt. Acknowledge it to yourself and to your creditor/s by going to see them. Make an offer to repay the amount due over time and stick to that plan no matter what.
- Stop getting into any further debt. Cut up your clothing account credit cards. If you continue to use a credit card, make sure you clear your credit card monthly and that you only use it for budgeted items.
- Once you have adopted this attitude an amazing thing happens - God gets involved and helps you!

Questions to ask before loaning to someone

Can I cope financially and attitude-wise if they never pay back? Can I give this in the spirit of a gift? Will they spend it on legitimate things? Will it negatively affect our relationship? Given the dangers and pressures of debt, am I helping them get into bondage?

Questions to ask before going into debt

Is the want legitimate or greedy? Have I been sucked-in by advertising? Is it backed by collateral? Because I lack the funds, is it God's way of telling me it is not His will for me to have this thing? Is the amount of money that you will owe worth the benefit? Is the strain and bondage worth the benefit? Do I lack resources because of past folly? Should I be praying for God's miraculous provision instead? Is debt a fleshly way of getting around dependence on God? In this day and age of instant gratification, should I in fact be going against the flow and "waiting on the Lord"? (Ps 27v14, Is 30v18). Because of future repayments, am I presuming on God? Plans change! Promotions don't always happen! Will it strain my tithes and offerings? Will it reduce or hinder my ability and willingness to give? Have I explored all other avenues?

When debt is really dangerous?

- When there is no collateral back-up.
- When it tempts us to violate our convictions.
- When it tempts us to lessen our giving to God.
- When it prohibits us from responding to the call of the Holy Spirit to move or change.

Consequences of Debt

Debt lingers and causes stress and worry. It can lead to dishonesty. It is addictive. It can cause a denial of reality. It leads to a 'servant' spirit and can sap spiritual authority.

So practically, what about monthly accounts (petrol, clothing stores, supermarkets)?

Just don't do them. Or if you do, pay them a deposit up front that becomes your spending 'ceiling'. Then you never owed them anything.

What about interest?

A Christian is forbidden to charge interest when lending to another Christian: (Ex 22v25, Lev 25v35f, Dt 23v20). When a Christian lends it is to be in a spirit of graciousness, and not to exploit the person's situation by earning interest.

What about inflation?

Israel was a largely non-inflationary economy; i.e. when you got your money back it was worth about the same. Today's application is probably to pay-back the inflation but not the interest.

Should I sign for another person's loans?

This is when you legally assume liability for another's loans and financial decisions. Barring exceptional circumstances, it is usually better not to (Pr 11v15, Pr 6v1-5, Pr 22v26-27, Pr 17v18).

CHAPTER 14

TAX

This material is mostly from Money, Possessions and Eternity by Randy Alcorn.

Then the Pharisees went out and laid plans to trap him in his words. They sent their disciples to him along with the Herodians. "Teacher," they said, "we know you are a man of integrity and that you teach the way of God in accordance with the truth. You aren't swayed by men, because you pay no attention to who they are. Tell us then, what is your opinion? Is it right to pay taxes to Caesar or not?" But Jesus, knowing their evil intent, said, "You hypocrites, why are you trying to trap me? Show me the coin used for paying the tax." They brought him a denarius, and he asked them, "Whose portrait is this? And whose inscription?" "Caesar's," they replied. Then he said to them, "Give to Caesar what is Caesar's, and to God what is God's." When they heard this, they were amazed. So they left him and went away (Mt 22v15-22)

1. Jesus and Paul both command us to pay tax (Matthew 22 and Romans 13)

In Romans 13 Paul explains that:

- a. Authority is placed by God and we must be subject to it
- b. If we disobey we bring God's judgement on us
- c. Peace of mind and conscience flow from being on the right side of the authorities
- d. Taxes are non-negotiable (V7)

But Paul and Jesus, you don't understand! Tax in South Africa is one of the highest in the world! Don't you know that if you add up all the different types of tax we are actually taxed 70% of our income? It was even higher in Biblical times. Not only did the brutal dictator rule set excessively high taxes, but they had to pay taxes to two governments!

But Paul and Jesus, you don't understand! They spend our money on inappropriate things – Mercs, choppers, stadiums! We think these things are inappropriate! Their taxes went to Caesar who used them to strengthen the army that was occupying their nation. They were actually paying to be occupied! Their taxes were used to build and maintain the Coliseum where many of these tax-payers would end up dead! Imagine paying for the food of the lion might one day eat you!

2. Jesus will provided for us regardless of tax

After Jesus and his disciples arrived in Capernaum, the collectors of the two-drachma tax came to Peter and asked, "Doesn't your teacher pay the temple tax?" "Yes, he does," he replied. When Peter came into the house, Jesus was the first to speak. "What do you think, Simon?" he asked. "From whom do the kings of the earth collect duty and taxes--from their own sons or from others?" "From others," Peter answered. "Then the sons are exempt," Jesus said to him. "But so that we may not offend them, go to the lake and throw out your line. Take the first fish you catch; open its mouth and you will find a four-drachma coin. Take it and give it to them for my tax and yours." (Mt 17v24f)

Jesus also takes the line that tax is either inappropriate or inappropriately high. But he doesn't allow it to stress Him and he paid for his friend's tax in a supernatural way! He is showing that although the whole tax scene is tricky, he is still our provider. Trust and obey. His commands are not burdensome.

3. Jesus advised us to be shrewd

"The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings (Lk 16v8)

The servant was commended for being shrewd with money. We need to get our act together and get *shrewd*! Consult all the tax consultants you can and reduce your tax as much as is legally possible.

CHAPTER 15

SAVING

Hill and Pitts: *Saving needs to be for a specific purpose. We are not meant, by God, to simply accumulate resources "for a rainy day." Saving must be designated for a specific purpose. It is legitimate for saving to be for designated for your want list, as mentioned already. Perhaps you hold a job that is paid on commission and your income fluctuates monthly. In this case, savings may be simply be monies whose purpose is to stabilize your cash flow over a period of time. If savings are not identified, one may be easily influenced by the Mammon spirit to trust in the saving's account as a source for a "rainy day." It is a subtle thing when we find ourselves starting to trust in this "nest egg" instead of trusting in the Lord as our source of provision. Having the reasons for the savings written down helps us be honest with God, that are not trusting in our savings account. If we find that we are trusting in our savings, then we can repent and get the money properly identified.*

John Wesley said, "Make as much as you can, save as much as you can and give as much as you can". Saving is putting money aside for future purposes. Saving can be either good or bad...

When saving is good

- To be prudent (Pr 6v6-8, Pr 21v20, Gen 41).
- To help develop our authority over money.

When saving is bad

- When it is from a greed / hoarder / miser mentality (Lk 12v18-19, Pr 11v28, / Tim 6). Hoarding is an attempt to so completely cover our material bases that God becomes unnecessary. Saving means not presuming on God. Hoarding means 'replacing' God. It is not about the amount but the attitude.
- When it is from fear i.e. stock-piling for a rainy day.

CHAPTER 16

RETIREMENT, INSURANCE AND INHERITANCE

This material is mostly from Money, Possessions and Eternity by Randy Alcorn.

Retirement

- There is a traditional model of a 3-legged stool for a retirement plan: Social Security. Employee retirement programme. Personal saving.
- At what point does reasonable & wise saving cross the line and become greedy or fearful hoarding?
- What is the obligation of children and extended family to look after parents?
- A retirement programme is JUST ANOTHER TOOL your Father may use to provide for you! He is your Provider!

Insurance

- A Christian should obey laws relating to minimum liability insurance (E.g. cars, fire, on loans etc) (Rms 13v1-7)
- Is there any danger of insurance to the Christian?
- Does it reduce your trust in God's sovereign hand? Is it God's tool or God's substitute?
- Does it undermine our sense of dependence on God?

Inheritance

- Should be a blessing (Prov 13v22, 19v14) but it can be a curse.
- Is the character of the children godly enough to steward the inheritance?
- Have they proved that they can handle money to the glory of God?
- Will receiving the inheritances insulate them from the need of trusting God?
- Prov 20v21 warns against instant wealth. Lk 12v13f warns against greed for inheritance.

"The almighty dollar bequeathed to a child is a almighty curse. No man has the right to handicap his son with such a burden as great wealth. He must face this question squarely. will my fortune be safe with my boy and will my boy be safe with my fortune?" (Andrew Carnegie)

CHAPTER 17

INVESTING

Hill & Pitts: *The purpose of the investment of money is to cause money to work for us in the creation of riches. Money can be placed in investment opportunities that are offered in the world system, such as stocks, bonds, mutual funds, etc. The purpose of the investments made also must be identified for the same reasons mentioned regarding savings.*

We see an example of assets, which were available to the Lord when He called for them in Matthew 21:1-3, "And when they came near Jerusalem and had reached Bethphage, at the Mount of Olives, Jesus sent two disciples on ahead. Saying to them, Go into the village that is opposite you, and a once you will find a donkey tied and a colt with her; untie her and bring them to Me. If any one says anything to you, you shall reply, The Lord needs them. and he will let them go without delay." (Amplified)

The owner of these animals apparently understood that they were to be available to the Lord for a specific purpose. God will place in your heart a knowing that certain investments are for Kingdom Purposes. When the Lord calls for them, you will know to release the funds for His purposes. These funds could be held in "the Master has need of account!" There may be funds that are for sowing and reaping purposes in the Kingdom, in which you are to sow into a financial ministry or project and believe God for a multiplied return for a larger Kingdom purpose. The early chapters of Acts also report individuals selling property to liberate funds for God's work.

The following material is mostly from Money, Possessions and Eternity by Randy Alcorn.

Whilst scripture doesn't directly teach that we should get involved in investing, it provides illustrations of investing (Pr 31v16, Mt 25v14-29, Lk 19v12-19). Conclusion: investing is not promoted but not forbidden. God's encouragement to lay up treasure in heaven should caution the Christian investor. However, we are also encouraged to be shrewd, and also to steward our resources to the best of our ability.

Questions to ask before investing

- Because my investment also profits the business in which I am investing, am I sure that this business is not supporting ungodly enterprises using 'my money'?
- Am I grieving God with a 'get-rich-quick' plan? (Pr 21v5, Eccl 5v13-17)

- Is it to avoid diligent hard work? (Pr 13v1) Is it a responsible risk or is it gambling (irresponsibility)?
- Is my motivation to make a profit for legitimate needs of my family and to give to the kingdom, or is my motivation: greed (1 Tim 6v9), envy (Ps 73v3), pride (1 Tim 6v17), or ignorance (Pr 14v7)?

Guidelines for investing

- Never risk money you can't afford to lose
- Never make uninformed or hasty decisions
- Never invest without first weighing the financial, emotional, mental and spiritual costs
- Never invest unless you have first proved your ability to steward finances in a godly way
- Never invest if you are lazy. Learn to work diligently first.
- Never be fooled by "a great investment opportunity" - ever heard of someone trying to sell "a lousy investment opportunity"?
- Be just as cautious about investing in a 'Christian' company than another company.

APPENDIX A

THE DISCIPLINE OF SIMPLICITY

BY RICHARD FOSTER

In his book entitled “Celebration of Discipline”, Richard Foster encourages us to adopt the discipline of simplicity. Here is a summary of part of his teaching:

1. We must learn to buy things for their usefulness, rather than for status. Goods are purchased for their functionality and not the name brand they carry, or the extra features they espouse. Resist the temptation to buy the most feature-full model. Rather, only buy those things that you need.
2. Reject anything that produces an addiction in you. Ask yourself the question: ‘Is this thing going to add value to my life, or will it enslave me?’ Refuse to be a slave to anything but God.
3. Develop a habit of giving things away. De-accumulate. Give away those things which are surplus to your needs and which may be useful to others. Don’t sell these items. Those things which are serving no useful purpose should be sold and converted into what Dan Benson, in his book entitled ‘21 Days to Financial Freedom’, refers to as ‘found money!’ When you give, you break the power of Mammon, and more importantly, you deposit in your heavenly account. The return on this account is multiplied for the rest of your life.
4. Don’t be sucked in by the lure of modern gadgetry and be careful of Tele-ads, where it is so easy to buy – *just pick up the phone!* Mammon uses advertising to captivate our minds, so beware of these attractions.
5. Learn to enjoy things without owning them. You can stay with friends in their homes and admire and enjoy their home without feeling that you have to own one just like it.
6. Develop a deeper appreciation for God’s creation. If you go to the sea, you can really enjoy it without having to buy a new jet-ski or a power boat. If you go to the mountains, you don’t need the latest climbing and camping gear, - stop, smell the grass, listen to the birds, admire the flowers.
7. Watch out for the ‘buy-now, pay later’ syndrome. If you find yourself continuing to buy beyond your means to repay out of your current salary, then cut up your credit card. It is much easier to walk away from

something if you don't have a credit card yelling to be swiped through some machine. Don't use tomorrow's money today, because there may not be any money tomorrow to meet your obligations.

8. Reject anything that will breed oppression of others or is at the expense of others. The enemy may tempt you in this regard. It might be an opportunity for advancement in your company, which will only become a reality if someone else is taken out of the running. Avoid the temptation of discrediting an opponent. If you have to step on someone to succeed, rather walk away.
9. Shun whatever would distract you from your main goal - seeking first the kingdom of God and His righteousness. Be accountable to someone with regard to all your financial dealings. This kind of open transparency can be very liberating. Don't be afraid to do this but make sure the person to whom you become accountable is someone who is trustworthy, and full of the Spirit and wisdom.

APPENDIX B

LEADERS AND MONEY

BY SIMON PETTIT

Introduction

“So if you think you are standing firm, be careful that you don’t fall. No temptation has seized you except that which is common to man” (1 Corinthians 10v12-13). The Bible is full of stories about leaders who fell into sin. What is remarkable is that so many of these leadership failures have common causes; money (e.g. Judas, in Matthew 27:3-5), sex (e.g. David, in 2 Samuel 11) and power (e.g. Diotrophes, in 3 John 9-10). These are still the three most frequent root causes of disqualification in ministry. Let’s take a look at the issue of leaders and money.

Money

“For the love of money is the root of all kinds of evil” (1 Timothy 6v10). The Bible is clear that money is not neutral but is a ‘power’ that makes a rival claim on man’s affections and devotion (Matthew 6v24). ‘Mammon’ is not morally neutral; it is a power that seeks to dominate us. Leaders are not immune to the subtleties of these spiritual forces. In fact, leaders (and ‘fulltime’ pastors in particular) could be said to be more vulnerable for a number of reasons:

1. They are often not paid very much. The ‘ox’ is often muzzled by misguided financial policies or simply the lack of finance in churches (1 Timothy 5v17-18).
2. As Michael Eaton notes, Africa must be one of the few places where men will seek to become pastors for reasons of financial advancement.
3. There is a theology that many pastors believe and teach that equates financial prosperity directly with God’s blessing on an individual. The disciples were astonished when, after the rich young ruler went away sad because he had such great wealth and was unwilling to get free from its power, Jesus said: *“I tell you the truth it is hard for a rich man to enter the kingdom of heaven ...”* *“Who then can be saved?”* they asked!
4. Pastors, particularly those who teach, can use theology as a cover for greed. *“If anyone teaches false doctrines and does not agree to the sound instruction of our Lord Jesus and to godly teaching, he is conceited and understands nothing. He has an unhealthy interest in*

controversies and ... thinks that godliness is a means to financial gain.”
(1 Timothy 6v3-5).

5. Pastors can often be naïve or unwise about finance often having no formal training in that area. Yet one of the key New Testament qualifications for elders is that they should be men who can handle money wisely (e.g. 1 Timothy 3v3, 1 Peter 5v7), suggesting that it is a key area of temptation and attack and one that can often mar another qualification, namely, a man's reputation with outsiders.

**So how can a leader keep himself free from the love of money?
(Hebrews 13v5)**

- a. Learn godly contentment with what we have (1 Timothy 6v6-8; Hebrews 13v5; Philippians 4v12). This is rooted in the conviction that God is with us (Hebrews 13v5) and the life experience of His provision (Philippians 4v12-13, 19).
- b. Make sure that our pastors are adequately paid.
- c. Keep open, accountable relationships with our wives and our fellow leaders about our finances. Make sure that you and your wife are in agreement regarding your use of finances.
- d. Regularly examine your own heart and motivation in leadership.
- e. Be open to apostolic correction (1 Peter 5v1-4).
- f. Make sure you are generous in your giving to the church, to other people and particularly to the poor.

APPENDIX C

CHURCH MEMBERSHIP AND MONEY

The following is an extract on giving taken from our Godfirst Membership Course:

*But just as you excel in everything – in faith, in speech, in knowledge, in complete earnestness, and your love for us – **see also that you excel in this grace of giving** (2 Cor 8v7)*

Amidst this City of Gold where it seems that many churches are perceived as money-making corporations, we have earnestly sought God as to what our approach to money should be, and how we can ensure that we excel in giving whilst not compromising our atmosphere of grace. Here is how things work at Godfirst:

1. **Not a biblical law:** Tithing (giving 10% of gross income) is no longer a law as it was in Old Testament times. But it is now a principle that, out of respect for the greater power of grace, should probably be equalled or bettered.
2. **But here is the challenge;** we do not want to talk about money all the time or do mini-preaches on giving each week. So here's the deal: we agree up front what the expectation is and then we all keep to it and thus we excel in giving in an atmosphere of grace! Hallelujah!
3. **As leaders, we feel comfortable** to make the principle of the tithe (monthly giving of 10% of gross income) the agreed standard for members. Whilst many of us will give more, some may need some time to readjust things to get up to the tithe.
4. **Because we are opposed to any hint of legalism,** we want everyone to do this joyfully and out of a clear conscience. To this end, if you are not comfortable with this arrangement, then please let's chat about it.
5. **But let's not dodge the issue:** whilst we are paranoid that this should not feel legalistic, we are equally paranoid that we should not try to justify our own short-comings of lack of discipline or stinginess in the name of avoiding legalism! For example, we pay school fees consistently every month yet we never accuse the school of being legalistic. Neither do we blame our bosses for consistently paying us a regular salary on a regular basis. On the contrary, we commend them for their discipline and commitment. John Piper says that *'another name for serious intention is planning... failure to plan ...results not in spontaneity, but the same old rut'*. The principle and discipline of the

tithe helps us consistently excel in this grace of giving (2 Cor 8v7). I have found that consistently surrendering a decent portion of my income to God on a monthly basis is an act of faith, obedience and worship that stops me worshipping money.

- 6. We believe that the full tithe should go to the local church:** R.T. Kendall writes: *'Tithing is the solution no one talks about. If every professing Christian would tithe, every congregation would be free of financial worries and could begin to truly be the salt of the earth...'* *Tithes, therefore, should be exclusively for the work of the gospel. Tithes should not be given to charity or any other noble work. Non-church organizations should be supported by non-Christians, or by Christians who have first given all their tithes to the church, or by the church itself.'* Occasionally people have giving commitments outside of the church. In this kind of situation we suggest that they tithe to God first, and give offerings elsewhere.

We encourage church members to give via electronic transfer where possible, as this is safer and easier. We also take up an offering each Sunday and there are regular Gift Days for specific needs. As a church, we give away 20% per cent of our income, which goes to apostolic advance (church planting & strengthening) and remembering the poor.

Application: Each member agrees to give at least a tithe on a monthly basis. Because money is a sensitive area, and because we are opposed to any hint of legalism, we want everyone to do this joyfully and out of a clear conscience. To this end, if you are not comfortable with this arrangement, then please let's chat about it.