

## The Great Commission Missionary Institute

The Great Commission Missionary Institute is a practical instrument of Baptist associations, fellowships or churches to enlist and train large numbers of dedicated Christian workers to disciple and evangelize the unchurched people of their community and to open new work in unchurched communities.

<b>Required Courses</b>	<b>Classes</b>	<b>Hours</b>
Missions	<i>The Great Commission Is Personal</i>	6
Personal Ministry	<i>Your Little Flock Ministry</i>	6
Disciple Making	<i>Teach to Save Lives</i>	8
Discipleship	<i>First Steps in Christian Discipleship</i>	8
Church Planting, Growth	<i>The Church on the March</i>	9
Spiritual Basis of Ministry	<i>Spiritual Power</i>	6
Pastoral Leadership	<i>The Pastor God Uses</i>	6
Pastoral Ministry	<i>Pastoral Ministries in the Church*</i>	6
Biblical Homiletics	<i>Preach the Word</i>	10
Biblical Homiletics	<i>Dramatic Preaching, Stories of the Bible</i>	12
Christian Doctrine	<i>Doctrines of the Bible*</i>	12
Family	<i>Ministry to Families*</i>	9
Christian Leadership	<i>Dynamic Spiritual Leadership</i>	6
Christian Stewardship	<i>Your Prosperity Pleases God</i>	6
<b>Elective Courses</b>	<b>(Listed separately)</b>	<b>12</b>
	<b>Total hours:</b>	<b>120</b>

### **Certificates Offered**

Certificate of Study                      First 60 hours  
 Diploma of Missionary Preparation    Final 60 hours



# Your Prosperity Pleases GOD

GREAT COMMISSION MISSIONARY INSTITUTE



*"Every Community on Earth Deserves a New Testament Church"*



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**Church Starts International**  
P.O. Box 177, Henrietta, TX 76365  
billdavis@churchstarts.com  
www.churchstarts.com

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# Your Prosperity Pleases GOD

Increasingly, a false and dangerous doctrine of prosperity is being preached in churches that claim to be Christian. A Christian television station offers God's granting of five "desires" for every offering sent in. A pastor auctions off, for thousands of dollars, three "blessings" of God.

These are characteristic of a message which is being preached ever more widely: that God's blessings are for sale. God's grace is lost; God sells His services to believers, according to some. Not only is the gospel of God's grace lost through these false teachings, but Christians become confused about God's role in their prosperity. The following study is given with the purpose of clarifying God's way of prospering His children.

**FIRST STUDY:****GOD PROMISES  
YOUR PROSPERITY**

Few believers may think that they are prosperous. Certainly, there is a tragic poverty in the lives of many. It is tragic because probably it is neither necessary nor is it God's will for them. God can prosper and wishes to prosper His children in every way. He is our heavenly Father, and He has in His hands all the wealth of the universe, of that which is spiritual and that which is material.

Why then are so many believers living in spiritual and material poverty? The answer may be one of the following:

- 1) Because of their ignorance of the promises of God for their prosperity.
- 2) Because of their lack of faith in these promises.
- 3) Because of their failure to comply with the divine requisites accompanying each promise.

The following study is based on God's Word and has a three-fold purpose for you. It is:

- 1) To help you to understand the purpose and plan God has for your material and spiritual prosperity,
- 2) To inspire you to believe in God's promises for your prosperity, enabling you to fulfill their conditions, and
- 3) To convert you into an instrument by which the ministry of your church may prosper greatly in your community and nation.

**DISCUSSION:** Why do many Christians live in spiritual and material poverty? How can this be changed?

**1. God Desires to Prosper Your Life**

***As bad as you are, you know how to give good things to your children. How much more, then, will your Father in heaven give good things to those who ask him! (Matthew 7:11)***

***And with all his abundant wealth through Christ Jesus, my God will supply all your needs (Phil. 4:19).***



Have you noticed? Your God will supply all your need using the celestial bank account of our Lord and Savior Jesus Christ. His is an account that exceeds all the bank accounts in the world and is liberally drawn from to supply all that you need, beloved reader, you who have been bought by the blood of Jesus Christ.

**2. God's Promises Include Material Prosperity**

God's promises are ample, including both that which is spiritual and that which is material. My God shall supply all your needs. Jesus said, ***I have come in order that you might have life --- life in all its fullness*** (John 10:10b). He is speaking of life which is eternal. We must remember that this life does not begin in heaven, but, instead, begins on the earth. ***Whoever has the Son has life, whoever does not have the Son of God does not have life*** (1 John 5:12). This abundant life is, in the first place, spiritual life, but it also has to do with our material life. The Bible does not promise great wealth for each believer, though there are many wealthy believers. But the Bible promises the provision of our real material needs even as it promises the provision of our spiritual needs.

**DISCUSSION:** What kind of needs does God want to satisfy in the lives of His children? According to John 10:10b, why did Jesus come to earth?

**THE ABUNDANT LIFE**

MATERIAL	SPIRITUAL
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*I have come in order that you might have life...  
life in all its fullness (John 10:10b).*

A. God's promises include both material and spiritual blessings.

***Remember that it is the Lord your God who gives you the power to become rich (Deuteronomy 8:18a).***

***Put me to the test and you will see that I will open the windows of heaven and pour out on you in abundance all kinds of good things (Malachi 3:10b).***

B. Jesus promises material as well as spiritual blessings.

***It is God who clothes the wild grass - grass that is here today and gone tomorrow, burned up in the oven. Won't he be all the more sure to clothe you? What little faith you have! Your father in heaven knows that you need all these things (Matthew 6:30, 32b).***

***This, then, is how you should pray: Our Father in heaven: May your holy name be honored; may your Kingdom come; may your will be done on earth as it is in heaven. Give us today the food we need*** (Matthew 6:9 - 11).

C. There is a delicate balance between that which is spiritual and that which is material.

***Instead, be concerned above everything else with the Kingdom of God and with what he requires of you, and he will provide you with all these other things*** (Matthew 6:33).

Please note that the focus of the believer should be on the Kingdom of God in his or her life, and not on material things. However, if the spiritual life is well directed, God is able to give material blessing as a divine addition to one's life.

***Command those who are rich in the things of this life not to be proud, but to place their hope, not in such an uncertain thing as riches, but in God, who generously gives us everything for our enjoyment*** (I Timothy 6:17).

In this key text, we discover four important facts:

- (1) That God gives us everything, both material and spiritual.
- (2) That God gives to us richly, abundantly.
- (3) That God gives us all things that we might enjoy them.
- (4) That our faith, our hope, must be placed in the living God and not in the things nor in the blessings themselves.

The sin of the world and of the weak believer is that these place their faith and hope in the blessings and not in God. Their faith is a material faith and not a divine faith. When they prosper, they become high minded, prideful, and without a sense of need of God.

**DISCUSSION:** Sometimes Christians seem embarrassed about having a new dress, a new television set, or a new car. Why does God give us such things, according to I Timothy 6:17? What should we tell others about those things which God provides us?

God wants to prosper His children, but He wants us to prosper in a way that is totally different from the prosperity of the people of the world. We are to prosper by having our sight, our faith, our joy placed in Him. If our heart is full of Jesus Christ, God is then able to give us many more material blessings without endangering our spiritual lives. Our capacity, as Christians, to receive and use material blessings depends directly upon the degree of our spiritual maturity. God wants to bless us more in material ways, but He must limit Himself according to our spiritual maturity.



## GOD'S PLAN FOR BLESSING HIS PEOPLE



In the drawing above, you will see that God wants our faith and our hope to be placed directly upon Him and not on the material blessings. In this way, God proposes to give us richly all things. But the world's way is to fix all attention on the material things and to forget about God. The world has exchanged the truth of God for a lie, and worshiped and served the created more than the Creator (Romans 1:25).

All that God has created is good, but the good becomes evil when it draws our hearts away from God. Lost men and carnal Christians are drawn from the love of God, and His righteousness, to a love of the creation of God, in its many expressions. Paul warns us:

***For the love of money is a source of all kinds of evil. Some have been so eager to have it that they have wandered away from the faith and have broken their hearts with many sorrows*** (I Timothy 6:10).

Paul did not say that money was evil. Money, in fact, is good, because money makes easy the exchange of labor, of life, and of goods. The sin of many is to direct one's love and hope toward money and all that it might represent.

***"You cannot be a slave of two masters; you will hate one and love the other; you will be loyal to one and despise the other. You cannot serve both God and money."*** (Matthew 6:24).

We see, then, that there are two very distinct forms of material blessing. They may appear to be exactly the same, but they are not. There are worldly people who enjoy economic prosperity because they have placed their faith in material things, and have given their lives to serve these things. And there are those whose economic prosperity has been given to them by God, in Whom they have placed their full hope and to Whom they have given their very lives. Theirs is the wonderful God who gives us richly all things to enjoy! For the first, their prosperity condemns them. For the latter, their prosperity is a divine blessing, a reason to give God greater praise and thanksgiving.

### 3. God Wants Us to Experience an Ample Prosperity

There are many people who are materially rich, but are miserably poor in everything else. We remember that God wants to prosper us materially, but we also remember that material prosperity is of lesser importance than spiritual prosperity.

a. God's greatest blessings are spiritual and eternal.

***"In our union with Christ Jesus he raised us up with him to rule with him in the heavenly world. He did this to demonstrate for all time to come the extraordinary greatness of his grace in the love he showed us in Christ Jesus"*** (Ephesians 2:6-7).

***"Do not store up riches for yourselves here on earth, where moths and rust destroy, and robbers break in and steal. Instead, store up riches for yourselves in heaven, where moths and rust cannot destroy, and robbers cannot break in and steal. For your heart will always be where your riches are"***(Matthew 6:19-20).

b. There is a constant danger of losing that which is spiritual for love of that which is material.

***And he went on to say to them all, "Watch out and guard yourselves from every kind of greed; made up of the things he owns, no matter how rich he may be"***  
(Luke 12:15).

***Then I will say to myself, Lucky man! You have all the good things you need for many years. Take life easy, eat, drink, and enjoy yourself! But God said to him, You fool! This very night you will have to give up your life; then who will get all these things you have kept for yourself?*** (Luke 12:19-20)

***You say, 'I am rich and well off; I have all I need.' But you do not know how miserable and pitiful you are! You are poor, naked, and blind*** (Revelation 3:17).

***I know your troubles; I know that you are poor - but really you are rich! I know the evil things said against you by those who claim to be Jews but are not; they are a group that belongs to Satan!*** (Revelation 2:9)

**DISCUSSION:** Give some reasons why spiritual wealth is greater than material wealth.

c. There are many riches that cannot be deposited in a bank. Among them, are the following:

**LOVE. *Better to eat vegetables with people you love than to eat the finest meat where there is hate*** ( Proverbs 15:17).

Consider Paul's wealth, though he died in a prison, being owner only of a coat and a few books. He counted as his a large number of friends, many spiritual children, churches that he had started, God-inspired letters, and, besides these, a crown of righteousness (2 Timothy 4:8).

**PEACE AND TRANQUILITY. *Workers may or may not have enough to eat, but at least they can get a good night's sleep. The rich, however, have so much that they stay awake worrying.*** (Ecclesiastes 5:12).

John D. Rockefeller destroyed his stomach and his life because of the worry by which he had accumulated his great wealth. He could invite his friends to tables that were heaped with the richest foods, but he could eat only baby food. He said that he would give a million dollars for a new stomach!

At last, a doctor told him that his bad stomach was about to take his life. Rockefeller decided to spend the last days of his life giving away his money to worthy causes. To his surprise, the more he gave away, the better his stomach became, until, finally, he was well again. His new stomach cost him much more than a million dollars! More importantly, Rockefeller learned that it is truly more blessed to give than to receive.

***You heard me say to you, 'I am leaving, but I will come back to you'*** (John 14:28a).

d. The Riches God gives include material things.

There are three different attitudes about material things:

- I. The materialist believes that the only hope for men is material. Men are only material (includes both socialists + many capitalists).
- II. The spiritualist (includes Hindues, gnostics, and some who call themselves "Christians") believes that only the spiritual has value. That which is material either does not really exist or it has no importance or value whatsoever.
- III. The True Christian recognizes that God made people to be both of body and spirit and that God's salvation includes both that which is spiritual and that which is material. There will be new heavens and a new earth inhabited by people with transformed bodies. Our faith is "spiritual-material."

We believe that which is material is good. ***God looked at everything he had made, and he was very pleased*** (Genesis 1:31a). Man will live not by bread alone. Nor can he live on earth without bread. There is a physical reality to life.



***You make grass grow for the cattle and plants for us to use, so that we can grow our crops and produce wine to make us happy, olive oil to make us cheerful, and bread to give us strength.*** (Psalm 104:14, 15).

***The Lord will not let good people go hungry, but He will keep the wicked from getting what they want*** (Proverbs 10:3).

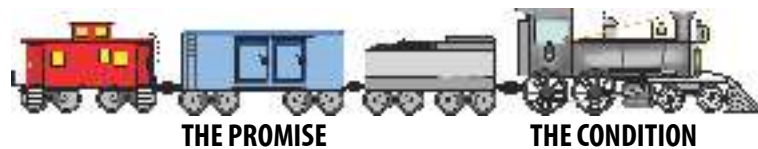
***And with all his abundant wealth through Christ Jesus, my God will supply all your needs*** (Philippians 4:19).

**Class Comments:** Why do Christians believe that material things and not only spiritual things are good in the eyes of God? In what different ways does God want to prosper His children?

#### 4. God's Promises Are Conditional

The Scripture teaches that God promises spiritual and material blessings for His people. Therefore, some ask, "Why, then, is there so much spiritual and material poverty among Christian people?" The answer is simple: The promises of God are all conditional. To bring to reality the promises, God's people must discover the promises and meet with their conditions.

This can be illustrated as seen below:



Let us search for God's promises and meet the conditions, so we can enjoy the prosperity that God wishes to give to each of His children!

a. The promises and the conditions, or commands, are linked together:

To the lost:

Condition: ***Whoever believes in the Son***  
 Promise: ***Has eternal life*** (John 3:36).

Condition: ***Everyone whom my Father gives me will come to me.***  
 Promise: ***I will never turn away anyone who comes to me*** (John 6:37).

To the believer:

Condition: ***Instead, be concerned above everything else with the Kingdom of God and with what he requires of you***

Promise: ***and he will provide you with all these other things. and all these things shall be added unto you*** (Matthew 6:33).

Condition: ***Honor the Lord with thy substance...***

Promise: ***So shall thy barns be filled with plenty*** (Proverbs 3:9, 10, KJV).

Condition: ***By humility and the fear of the Lord***

Promise: ***are riches, and honor, and life.*** (Proverbs 22:4, KJV)

Condition: ***Bring the full amount of your tithes to the Temple, so that there will be plenty of food there. Put me to the test***

Promise: ***and you will see that I will open the windows of heaven and pour out on you in abundance all kinds of good things.*** (Malachi 3:10).

Condition: ***He who soweth bountifully***

Promise: ***shall reap also bountifull.*** (2 Corinthians 9:6, KJV).

- b. The alternative for the believer  
 material poverty  
 spiritual poverty  
 poverty for your church



**SECOND STUDY:****PROSPERITY REQUIRES  
GOOD PRACTICES**

God wants to prosper His children materially as well as spiritually. It is important to understand that there are two aspects of God's work in bringing you His prosperity. One is the aspect of faith and the other is that of good practices. In this second study, the major attention will be given to the question of good practices that the Bible teaches us contribute to our material prosperity.

First, however, we must understand more clearly the relationship between faith and practices. To illustrate this truth, we will consider how God chooses to provide us our physical health. Then, we will see how He grants us economic health.

**1. Good Health Depends Upon Faith and Good Practices**

We are aware of the fact that Jesus is the divine physician, and that He has the full power to heal the sick. We also believe that God has given the gift of healing to His children. As a result, perhaps, the focus of many Christians has been exclusively on the healing power of God. According to the Scriptures, our good health is not only to be restored by means of faith, but it is meant to be maintained by means of faith and good practices.

**a) Faith and Health**

The following verses illustrate the fact that good health is maintained, in part, by a faith that produces a healthy life and a healthy body.

***“A merry heart doeth good like a medicine, but a broken spirit drieth the bones”***  
(Proverbs 17:22, KJV).

The “merry heart” represents the joy, the peace and the love produced in the Christian as a fruit of the Holy Spirit (Galatians 5:22).

***My son, attend to my words . . . for they are life unto those that find them, and health to all their flesh*** (Proverbs 4:20a, 22, KJV).

The Bible's teachings are powerful to help retain good health. “Spiritual” instructions regarding pardon, faith, complete surrender to God result in peace, confidence and a clean conscience which, in turn, prosper physical health.

Physicians have confirmed that the majority of illnesses have their basis in the quality of one's moral and emotional life. They do not speak about “sin”, but they confirm that resentments, anxiety, fear, hatred, anger and other similar attitudes contribute directly to high blood pressure, heart attacks, strokes, and the degeneration and destruction of the body's organs, like one's liver and kidneys. These same attitudes also have a strong, though indirect, effect in other illnesses, such as cancer.

That which medical science and the world call “bad attitudes” the Bible calls “sin.” And “the wages of sin is death”, not only in the spiritual realm but also in the physical. The Bible identifies and renounces sin for both our physical and our spiritual well-being. At the same time, it teaches us how to live with joy, peace, love, and patience, creating in us the conditions under which our physical lives can prosper and last for more years on earth. By contrast, a deficient spiritual life, even among believers, can affect and shorten one's physical life.

***I will make thee sick in smiting thee, in making thee desolate because of thy sins***  
(Micah 6:13, KJV).

***For this cause many are weak and sickly among you, and many sleep***  
(1 Corinthians 11:30, KJV).

These verses show that faith and a healthy spiritual life not only may contribute to the healing of the sick, but they also work powerfully in the maintaining of good health. Besides its emphasis on faith, the Bible teaches that good health can be preserved and reestablished on the basis of good practices.

**DISCUSSION:** Why do we believe that the Christian teachings about health include much more than divine healing of those who are sick?

**b) Good Practices That Help to Maintain One's Health**

The Bible speaks of many good practices by which our health is maintained. These include living correctly and tranquilly with God and with our fellows. It also requires good customs and rules for maintaining health. This is one of the reasons that there are so many health rules in the Old Testament. Even the Apostle Paul, who had gifts of healing, recommended good health practices as they were practiced in his time (See 1 Timothy 5:23). The Bible recognizes and approves of the work of physicians. For this reason, Luke, the author of two books of the New Testament, was referred to as the “beloved physician” (Colossians 4:14).



The body is the temple of the Holy Spirit (1 Corinthians 3:16). Instead of damaging it, it is our holy duty to take good care of it, following good health rules. These include:

**Cleanliness:** avoiding infections. Includes personal hygiene, cleanliness in our houses, in our food, and purity of our drinking water.

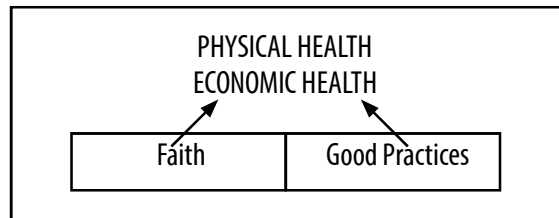
**Diet:** receiving vitamins and minerals each day, in their natural form as vegetables and fresh fruits, if possible. For proteins, eating eggs, fish or meat regularly.

**Rest:** permitting the body to make its regular daily repair work during adequate periods of rest.

**Medicines:** using medical science and the curative elements that God has revealed to men.

If we fail to take care of the temple of the Holy Spirit, abusing it, may not God heal us from the sicknesses that may result? Of course. But God's plan is to maintain our health on the basis of our faith and our good practices, working together. In the same way, God proposes to maintain our economic health.

**DISCUSSION:** When we take care of our bodies, are we demonstrating lack of faith in God who can protect us and heal us? Explain.



We will proceed to see some of the good practices which, united with a strong spiritual life, can enable the Christian to enjoy the prosperity that God wishes for him or for her.

## 2. How to Increase Your Income

The prosperity that God proposes for your life will come through the combination of your faith in Him and your good practices. God makes possible our prosperity, almost always using our good practices in combination with our faith in Him. The Bible is full of practical counsel regarding our material prosperity. They include the following:

1) Work diligently. God's people are meant to be dedicated workers.



***The Lord God took the man, and put him into the garden of Eden to till it and to keep it*** (Genesis 2:15).

***Six days shalt thou labor*** (Exodus 20:9a, KJV).

***This we commanded you, that if any would not work, neither should he eat***  
(2 Thessalonians 3:10, KJV).

***He becometh poor that dealeth with a slack hand: but the hand of the diligent maketh rich*** (Proverbs 10:4, KJV).

2) Learn a trade or a profession.

Jewish parents had the responsibility of preparing their children with some practical trade. We note the trades or work of those who were called to be Jesus' Apostles. The Pharisees, as a rule of their order, had to be masters in some trade. Paul's trade was a tent maker, an occupation that helped him to support himself in his missionary work.

3) Secure an appropriate academic preparation. Take work that offers prospects of advancement.

4) Seek better work opportunities if God so leads you.

We live in days of great changes, and we should evaluate our employment carefully and determine if we are working where we should be, or if we should seek new opportunities elsewhere. It may be that the best work opportunities are not the best paying. Jesus called Matthew to leave the table of tribute to follow Him, and Matthew arose and followed Him (Matthew 9:9b).

5) Be a worker of great value.

***Do you see someone skilled in their work? They will serve before kings***  
(Proverbs 22:29, NIV).

Joseph is a perfect illustration of this proverb. The Scriptures reveal him to be diligent in service of his father, of Potiphar, and of the jailor. As with Potiphar, each of these saw that the Lord was with him, and that the Lord made all that he did to prosper in his hand (Genesis 39:3). When Joseph revealed to Pharaoh the meaning of his dream and urged Pharaoh to select a wise administrator for the fourteen years of plenty and of scarcity, Pharaoh said, "Can we find such a one as this is, a man in whom the spirit of God is?" With that, Pharaoh named Joseph as ruler of the land, subject only to the Pharaoh himself.



6) Work as if you were working directly for the Lord.

***Servants, be obedient to them that are your masters according to the flesh, with fear and trembling, in singleness of your heart, as unto Christ; Not with eye service, as men pleasers; but as the servants of Christ, doing the will of God from the heart. With good will doing service, as to the Lord, and not to men; knowing that whatsoever good thing any man doeth, the same shall he receive of the Lord***  
(Ephesians 6:5-8, KJV).

Today, there is much talk against being subject to the orders of others, as if this were a form of tyranny. The fact is that every human being is subject to higher authorities, and this gives order to all of society. Paul tells us that while we are to be subject to those who may employ us, our supreme loyalty should be to Christ Himself. While people of the world receive salaries only from their employers, Christians also receive “salaries” from the Lord Himself, to the degree that our service to others is done in the name of Christ. This concept completely transforms the theology of labor, and foreshadows life in heaven itself.

7) Be completely honest in your work and business dealings.

***Whoso walketh uprightly shall be saved: but he that is perverse in his ways shall fall at once*** (Proverbs 28:18, KJV).

***A faithful man shall abound with blessings: but he that maketh haste to be rich shall not be innocent*** (Proverbs 28:20, KJV).

Increasingly, in our Godless societies, businesses seek to cheat their customers and employees seek to cheat their employers. Not only are these acts signs of godlessness, but they are also the acts of foolish people, because sin certainly brings its terrible recompense. One danger that many Christians face is to avoid doing anything serious against their employers or others, but they may “help themselves” to small things that are easily taken. For example, one Christian lost a good job because he was discovered to have taken stamps from his office to send some personal letters. The loss was insignificant, but the employer saw that he could not trust this employee and, without telling him the real reason, dismissed him. Completely honest employees and completely honest business people are as scarce as gold. The Christian is meant to be such gold in the midst of a dishonest society. Such “gold” is treasured by employers and by the general public and goes far to promoting one’s own prosperity.

When a person, even a Christian, falls into the habit of taking small things that are not given to him or to her, it becomes very difficult to resist the temptation when something large



becomes available. God will not materially bless thieves, even if they are “Christian thieves!”

8) Improve your situation by becoming self-employed.

In a capitalist society, it is often beneficial to be a capitalist, having your own business! Self-employed people must have much personal discipline. They may have more freedom to serve the Lord than those who are employed by others. Or they may find themselves so burdened by the responsibilities of their business that they neglect the Lord and His work. To become self-employed is a spiritual decision that should be taken in close consultation with the Lord.

9) Train your children to earn money and to partially support themselves.

You are responsible to your children, especially while they are still under your care. However, this includes your debt to train them in the ability to support themselves. Wise parents give their children “an allowance” in exchange for duties around the home. Children should learn to earn and save their money and should not be encouraged to come to their parents for everything they want. Besides giving children an allowance, many parents help their children to find other ways to earn money. Children who learn financial responsibility become financially responsible adults. Children who receive everything from their parents, without accepting responsibilities, fail, in many ways, to adjust to the requirements of self-support when they become adults.

**DISCUSSION:** Which of the nine ideas given above seem most important, in your opinion? Why do you feel that way?

### 3. How to Receive and Enjoy More With the Same Income

Following, are six different ideas how you can receive and enjoy more even if your income were not increased:

(1) Avoid personal debts. Do not buy on credit.

***The borrower is servant to the lender*** (Proverbs 22:7, KJV).

God calls us to liberty, and not to slavery. Indebtedness can become a form of slavery. A loan can be a hard task-master, controlling the life of the borrower. Indebtedness casts a shadow over a home, because one can never be sure of being able to pay off the debt. Indebtedness controls your life. For example, a Christian was called to serve in a promising mission field, but had to reject the call because he had debts that he must pay. His debts controlled his life and God could not control his life.

Not only does indebtedness control your life, but it also reduces your level of prosperity. If you buy clothes or appliances, for example, on credit you 1) must pay a higher price than if you paid in cash and 2) you must pay fees and interest. It may cost from 50% to 100% more to buy on credit than to pay in cash. This means that you receive from 50% to 100% less for your money.

The fact is that there are only two kinds of people in the world: those who know how to save and those who only know how to borrow. If you do not know how to save, you will have to borrow if you have sudden unexpected expenses. If you do not know how to save for buying a refrigerator, for example, you can only have a refrigerator by credit. It is far wiser, and far more prosperous, to “pay” monthly payments in a savings account on the refrigerator before you buy it. This way you will receive interest instead of paying interest. In about one-half the time that it would take you to pay off a refrigerator you buy on credit, you can “pay off” a refrigerator in savings before you take the refrigerator home. In the same amount of time it will take you to pay off a debt for a refrigerator, you can save enough for a refrigerator and a television set! If you pay for your appliance when you buy it, no one can ever come to your home and take it away from you for lack of payments. Savers sleep well, while borrowers do not. For these reasons, those who know how to save live twice as well off as those who do not.

(2) Buy more cheaply.

In every society, there are many ways to buy more cheaply. Usually, this requires that you plan in advance what you will buy and chose carefully where you will buy it. Avoid buying on impulse so far as possible.

(3) Avoid paying rent.

You must decide if it is cheaper to pay rent or to own your own apartment or house. It may be impossible for you to save the amount of money required to buy, outright, such a property. How much would you have to pay in interest? It may cost much more to buy a place, paying interest, than renting. Then it would be better to pay rent and save the difference for buying property in the future.

Sometimes an old house can be bought for the value of the land alone. If you can make repairs, this can be a great savings. Others buy an empty lot and build their own house as they have money to do it, perhaps building a room at a time, but avoiding the great cost of interest. Some have been able to buy property on credit, paying monthly payments to the sellers, but avoiding the very high rates of interest that might be charged by a bank or lending company.



(4) Take care of your possessions.

Take care of your health, avoiding expensive illnesses. Keep your things in good repair, avoiding more expensive repairs later on. Make your old things new, painting them or making them into something different. Keep your things secure, avoiding theft, damages or destruction.

(5) Avoid useless or evil spending.

The Christian has no money to spend on vices, bad habits, or any form of immorality. Avoid greed, do not gamble or spend money on the lottery.



***As we have already seen, “he that maketh haste to be rich shall not be innocent”***

(Proverbs 28:20, KJV).

Enjoy good vacations with your family, but learn how to vacation inexpensively.

(6) Produce for yourself.

Have a vegetable and fruit garden. Make your own clothes, furniture, toys. Build your own house. Learn to repair your own things. Preserve fruits and vegetables for the winter.

**Testimonies:** Which of the ideas given above have contributed to your material well-being?

#### 4. How to Make Investments In Your Future

***Where no oxen are, the crib is clean: but much increase is by the strength of the ox*** (Proverbs 14:4).

In Biblical times, oxen were not cheaply purchased. One would have to save for a long time to buy an ox, but the farmer with an ox could plant and harvest much more than a man with only a hoe. In our day, “oxen” take on many different forms:

(1) Education. Every Christian should be a student, improving one’s abilities. Education takes many different forms: learning a trade, learning to read and write, taking graduate studies. Every parent should take great interest in the education of their children. A good education takes time and is expensive, but is of great value. We are stewards of our minds and our abilities. Remember that much increase is by the strength of the ox.

(2) Savings. The foolish man spends as quickly as he earns (Proverbs 21:20b). Those who do not know how to save never have money to take advantage of special financial opportunities. They cannot make plans for the future, because they have no potential to act in the future. For this reason, every Christian and every Christian family should have a serious plan for saving.

(3) Investments. One form of savings is in the making of investments. An investment is the use of money now for something that will give a product or income in the future. They take many forms: The planting of fruit trees. The purchase of land or of property which can be rented. Starting a business or opening a workshop.

**DISCUSSION:** Why is it so important to make investments in your future? What kind of investment do you think you should be making now?

We have seen many different practical ways by which God can bring you prosperity. It would be dangerous, however, to believe that prosperity can be achieved by the Christian simply by the use of these practices. The prosperity that God gives comes by means of good practices and real faith. Otherwise, we will not enjoy the prosperity that God gives.



## THIRD STUDY

## PROSPERITY REQUIRES FAITH

Good practices are necessary, but the real Christian needs more than this to be able to prosper as God chooses. The Christian needs a special kind of faith, a faith that results in certain actions. Only when the Christian 1) has this kind of faith and 2) learns to use good practices, will he or she be able to enjoy the great prosperity that God wants to provide.



Some may ask if it is not enough to use good economic practices to prosper, without being concerned about faith. If this is not true, why do unbelievers prosper although they have no faith. We will answer that question and then take note of the kind of faith that God requires in order that He can prosper His children more.

**Why Do Unbelievers Prosper?**

We must recognize that lost men and women prosper without faith in God and act unjustly with others. The Psalmist tells his experience in this regard: ***I was envious at the foolish, when I saw the prosperity of the wicked. Behold, these are the ungodly, who prosper in the world; they increase in riches. When I thought to know this, it was too painful for me; until I went into the sanctuary of God; then I understood their end*** (Psalm 73:3, 12, 16, 17, KJV).

God permits the unbelievers to prosper and they become deceived by their own riches. ***Because they that will be rich fall into temptation and snares, and into many foolish and hurtful lusts, which drown men in destruction and perdition*** (1 Timothy 6:9). Jesus also said, ***I say unto you, It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God*** (Matthew 19:24, KJV). Riches become idols for many, ***Wherefore God also gave them up to uncleanness through the lusts of their own hearts*** (Romans 1:24, KJV). In the case of the money worshippers, God gave them up to their riches, permitting them to prosper more and more financially, but they become ever poorer spiritually.

But, thanks be to God, He does not give us up to riches. If we are children of God, God works to keep us from being dominated by the love of money. God does wish for us to prosper materially, but only in the measure that we are able to dominate our wealth through our faith. Riches endanger us, and we can only tolerate them according to the strength of our faith.



Abraham was extremely rich, but his faith and loyalty to God dominated his life, and not his riches. Again and again, Abraham chose to do the will of God even though his decisions endangered his wealth. As a result, God saw He could trust Abraham with greater wealth, and Abraham grew ever richer. His wealth would help his many grandchildren, who became the beginning of a new nation. By contrast, Lot, his nephew, loved riches and comfort, and made dangerous decisions for himself and his family. As a consequence, Lot lost everything he ever had, including his own wife, in the destruction of Sodom. Lot's punishment was, at least, an evidence that he was truly God's child, for whom the Lord loved he chastened, and scourged every son whom he received. ***If ye endure chastening, God dealt with you as with sons; for what son is he whom the father chastened not? But if ye be without chastisement, whereof all are partakers, then are ye bastards, and not sons*** (Hebrews 12:6-8, KJV).

For these reasons, we believe that the Christian's prosperity depends partly on good practices, but an active faith in God is essential if the Christian will prosper. For the Christian, prosperity depends on good practices along with the faith that enables us to resist the dangerous influence of the prosperity God would like to give us.

**DISCUSSION:** Why do lost people prosper in one way and God's children prosper in another?

**The Kind of Faith That God Can Bless With Prosperity**

We read about King Hezekiah: ***He trusted in the Lord God of Israel he clave to the Lord, and departed not from following him, but kept his commandments and the Lord was with him; and he prospered whithersoever he went forth*** (2 Kings 18:5-7, KJV).

This tells us that because of his trust in the Lord, he departed not from following Him and kept His commandments. True faith always produces obedience to God. The kind of faith that brings prosperity is a faith that produces obedience in the life of the Christian. A "faith" that does not prove itself in obedience is a superficial faith and is of no value (James 2:26).

## THE KIND OF FAITH THAT BRINGS GOD'S BLESSINGS

FAITH → ACTIONS → BLESSINGS

Consider the kind of faith that God needs of us in order to give us the kind of prosperity He wants for us as His children. We shall see it is a faith that produces action, and we shall see what kind of actions are needed.

**DISCUSSION:** What is the proof of real faith?

## 1. The Faith We Must Have: Recognize that God Owns Everything

Recognize that God is Lord and Owner of everything. The Bible confirms this time after time:

***In the beginning, God created the heaven and the earth*** (Genesis 1:1, KJV).

***The silver is mine, and the gold is mine, saith the Lord of Hosts*** (Haggai 2:8, KJV).

***For every beast of the forest is mine, and the cattle upon a thousand hills. I know all the fowls of the mountains; and the wild beasts of the field are mine*** (Psalm 50:10, 11).

God tells us through His Word that everything and every living being belongs to Him. When people, including Christians, act as if they were really the owners of something, not recognizing that God is Owner, they are committing robbery. This is the basis of all sin - that a person not recognize that God is one's Owner, Lord and Saviour. It is also to fail to recognize that God is exclusive Owner of everything.

The Bible tells us about Jesus Christ, that by him ***were all things created, that are in heaven, and that are in earth, visible and invisible. . . . . all things were created by him, and for him. . . .and by him all things consist*** (Colossians 1:16-17, KJV). By this, we understand that God created everything in heaven and earth by means of Jesus Christ, and all is for His glory.

Even so, the majority of the dwellers on this earth have never recognized Jesus Christ as Creator, Sustainer, Savior, and Lord. That is their sin and their condemnation. They either do not know about the Lordship of Christ or they refuse to acknowledge it, obeying Him in all things. Jesus Christ is Lord! was the creed of the first Christians, and that fact is the gospel itself.

A real Christian is the person who has recognized Jesus Christ as the Lord and Savior of his or her life. Sadly, however, many believers have said that Jesus is Owner and Lord and Savior of their souls, but they keep for themselves, so far as is possible, their bodies, their minds, their abilities, their possessions and their income for themselves. They deceive themselves about their faith, thinking to surrender to Christ their invisible soul but keeping for themselves everything that is visible!

Many believers are like Louis XI of France who gave the French province of Boulogne to the Virgin Mary "in perpetuity", keeping for himself only the taxes received! Many want to give their lives to God, keeping all the income they earn with their lives for themselves and not for God.



**Opinions:** Why is the truth that Christ is Lord essential to personal Christian faith?

## 2. The Faith We Must Have: Recognize That We Are Stewards and Not Owners

This is the other side of the coin. If God is owner of everything, I, then, belong to God and am not owner of anything. What about the things that I have under my control? I am not their owner, but I am their administrator. We see four truths:

(2.1) We are not owners, but we are stewards (administrators)

***Don't you know that your body is the temple of the Holy Spirit, who lives in you and who was given to you by God? You do not belong to yourselves but to God, he bought you for a price. So use your bodies for God's glory*** (I Cor. 6:19, 20).

***Each one, as a good manager of God's different gifts, must use for the good of others the special gift he has received from God*** (I Peter 4:10).

(2.2) As stewards, we are responsible to Jesus Christ for our administration

***The one thing required of such a servant is that he be faithful to his master*** (I Corinthians 4:2).

***At the time the Kingdom of heaven will be like this. Once there was a man who was about to leave home on a trip, he called his servants and put them in charge of his property. He gave to each one according to his ability: to one he gave five thousand gold coins, to another he gave two thousand, and to another he gave one thousand. Then he left on his trip. The servant who had received five thousand coins went at once and invested his money and earned another five thousand*** (Matthew 25:14-16).

(2.3) As stewards, we will settle accounts with the Lord

***After a long time the master of those servants came back and settled accounts with them*** (Matthew 25:19).

***Every one of us, then, will have to give an account to God.*** (Romans 14:12).

(2.4) Our eternal prize will be based upon our faithful stewardship in this world

***The servant who had received five thousand coins came in and handed over the other five thousand. 'You gave me five thousand coins, sir,' he said. 'Look! Here are another five thousand that I have earned' 'Well done, you good and faithful servant!' Said his master. 'You have been faithful in managing small amounts, so I will put you in charge of large amounts. Come on in and share my happiness!'*** (Matthew 25:20, 21)

**Then the servant who had received one thousand coins came in and said, 'Sir, I know you are a hard man, you reap harvests where you did not plant, and you gather crops where you did not scatter seed. I was afraid, so I went off and hid your money in the ground. Look! Here is what belongs to you' 'You bad and lazy servant' his master said. 'You knew, did you, that I reap harvests where I did not plant, and gather crops where I did not scatter seed? Well then, you should have deposited my money in the bank, and I would have received it all back with interest when I returned. Now take the money away from him and give it to the one who has ten thousand coins. For to every person who has something, even more will be given, and he will have more than enough, but the person who has nothing, even the little that he has will be taken away from him. As for his useless servant throw him outside in the darkness, there he will cry and gnash his teeth (Matthew 25:24-30).**

We have seen that our faith has two elements that change our life and our life's actions. We believe 1) that God is Owner, Redeemer, and Lord and 2) that we are simply administrators or stewards of God's possessions.

**DISCUSSION:** What are the two elements of faith that change our lives and our actions?

Our faith begins with these teachings, but moves on to actions. For our faith to result in a greater material prosperity, we need three actions which are the product of our faith. We will call these actions "flowers" because they are the product of our faith and of what we believe. Like flowers, they produce other fruits, including the material prosperity which God wants to give us.

**THE ACTIONS WHICH RESULT FROM OUR FAITH**



**3. Flowers of Our Faith: Be Grateful and Contented**



When I recognize that God is my Owner and Lord and that I am simply His administrator, my life has to be very different. My faith and my surrender to the Lord produce His "flowers" in my life. The first of these flowers is contentment, a reality based on my gratitude to God.

God is always generous with His servants, His administrators. But it is our nature, received from our parents, Adam and Eve, to not appreciate all that we have received from God and to covet greatly that which we do not have.

**Human desires are like the world of the dead - there is always room for more (Proverbs 27:20).**

To covet that which God has declared is untouchable is a sin that carries us to ruin. The solution is positive - learn to praise God and thank Him for all that He has done and has provided us. True contentment is the only remedy for covetousness. This is true not only for the riches that have monetary value, but all the riches that come from God.

**But godliness with contentment is great gain, for we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment let us be therewith content (1 Timothy 6:6-8, KJV).**

**And I am not saying this because I feel neglected, for I have learned to be satisfied with what I have. More than once when I needed help in Thessalonica, you sent it to me (Philippians 4:11, 16).**

Contentment is the product of thanksgiving. Let us learn to give thanks to God for all the blessings we receive from His hands. Let us learn to express our gratitude to God in prayer, in song and in testimony. Let us speak of this in the church, in our family, and among the people that surround us. God loves to give more to those who do not forget to thank Him.

**Be thankful in all circumstances. This is what God wants from you in your life in union with Christ Jesus (1 Thessalonians 5:18).**

**DISCUSSION:** How does thanksgiving affect our sense of contentment?

**4. Flowers of Our Faith: Give the Full Tithe to God**

Every man, woman and child is a steward of God, whether they realize it or not. From God's viewpoint, the giving of the tithe is concrete evidence that one is a faithful steward of everything.



The “tithe” means 10% of all our income. Nevertheless, we must remember that the 90% is also the Lord’s. We should use the 90% with the same care and the same sense of dedication that we have when we bring the tithe to the Lord.

The tithes were given since the time of Abraham (Genesis 14:20), centuries before they were incorporated in the Law (Leviticus 27:30). They were demanded by the prophets (Malachi 3:10) and approved by the Lord Jesus (Matthew 23:23). Paul tells us that every Christian should give in proportion to his or her income (1 Corinthians 16:2). The only proportion mentioned in the Bible is the tithe. The saints of the Old Testament gave the tithe. The saints of the New Testament era will want to give at least as much, if not more, than those of the Old Testament era.

### **Eight Reasons To Give the Tithe**

#### **A. To demonstrate one’s love for Christ**

Some speak of “paying” the tithe, since it is a duty to give it. Nevertheless, the Bible never uses the word “pay” in relation to the tithe. It speaks of “bringing” all the tithes. We are not paying God with the tithe. Instead, we are praising Him, worshipping Him, and honoring Him with the tithe. Christ gave 100% of Himself for us because of His love. He did not give just 10%! We bring the tithes as a demonstration of our love, recognizing that we belong to Him 100% and not just 10%.

#### **B. That there might be “meat” in God’s house**

The tithe is not a scheme of men, or a plan designed by the pastor or the denomination. It is God’s own plan and order for the sustenance of the church and its work.

***Bring the full amount of your tithes to the Temple, so that there will be plenty of food there*** (Malachi 3:10a).

Why should there be “meat” in God’s house? Is God hungry? Of course not, but we must remember that the temple is God’s house in a very special way, and God does not want to be shamed when people come to His house and they are not served well when they come. The tithe enables the church to provide a good program of preaching and teaching and worship, so people are not disappointed when they come.

Many churches suffer greatly because they are not sustained according to God’s plan. In Romania, many churches and many Christians believe that the major support of their churches should come from Christians of other countries. This is a tragically mistaken attitude. In time, other countries will not give for Romanian Christian work as in the past, and many churches will suffer terribly because their people have become accustomed to disobeying God in their personal stewardship.



Many bring what they call “offerings” while they are robbing God of their tithes. The fact is that we cannot bring an offering until we bring all the tithes. If we give little, we are giving a small part of the tithe, and not an offering. Until we obey God in this matter, neither we nor the church can be prospered by God as He so strongly desires.

#### **C. To prove God and demonstrate our faith**

***Put me to the test and you will see that I will open the windows of heaven and pour out on you in abundance all kinds of good things*** (Malachi 3:10b).

Some say that we should not prove or test God. But God says that we should test Him in the matter of the tithes. We are not only proving God, but we are also proving our own faith. Your faith is measured by your tithe. If one says that he “cannot afford to tithe”, then that person, God, and all the people of God must know that it is because of the weakness of his faith. There is no other way to explain it.

Some say that tithing is an Old Testament command, and should not, therefore be considered as a practice for Christians. We must ask them, however, what will they do with the great promises of God that accompany the tithe? Are these promises not effective for Christians today? Are we poorer, in this sense, than the saints of Old Testament times?

#### **D. To offer to God an offering which is acceptable and pleasing to Him**

No longer do the people of God give burnt offerings. Nor do we use incense in our churches. Nevertheless, one of the most beautiful and most significant moments in the worship service is when we bring all of our tithes unto the Lord. Paul spoke of an offering that went beyond the tithe: ***Here, then is my receipt for everything you have given me - it has been more than enough! I have all I need now that Epaphroditus has brought me all your gifts. They are like a sweet smelling offering to God, a sacrifice which is acceptable and pleasing to him*** (Philippians 4:18).

#### **E. To not touch the untouchable**

***He told him, ‘You may eat the fruit of any tree in the garden, except the tree that gives knowledge of what is good and what is bad. You must not eat the fruit of that tree, if you do, you will die the same day’*** (Genesis 2:16-17).

We have already noticed that the untouchable fruit became the most desirable. All the other fruit in the garden were for the use of Adam and Eve, but this tree was exclusively God's. We justly condemn our father Adam for his sin of touching the untouchable. But what about us, if we cannot live content with the 90% that the Lord puts under our control for our sustenance, but also want the 10% for our own personal use as well?



***I ask you, is it right for a person to cheat God? Of course not, yet you are cheating me. 'How?' you ask. In the matter of tithes and offerings A curse is on all of you because the whole nation is cheating me*** (Malachi 3:8-9).

Whole nations suffer economically because they do not recognize the ownership of God of all that is within the nation, and the people do not know to honor God with all the tithes. The people of God should know better, and are meant to be teachers, by their stewardship examples, to the nation of which they are a part. National prosperity and blessing is a moral issue more than anything else, and awaits the spiritual leadership and example of the people of God. Let us not touch the untouchable, but bring all the tithes into the storehouse of God.

#### ***F. To remove a material barrier to spiritual blessings.***

***Jesus said to him, "If you want to be perfect, go and sell all you have and give the money to the poor, and you will have riches in heaven, then come and follow me"*** (Matthew 19:21).

This is what Jesus said to the rich young ruler. Jesus recognized that the riches of the young man were an obstacle, preventing him from following Jesus. He asked him to remove completely the obstacle, to give away his wealth, and follow Jesus. But the young man loved his riches more than Jesus, and, with sadness, went another way.

God asks His children to give the tithe as a spiritual exercise, to assist one so that material possessions do not become more important than following Jesus. Tithing alone does not guarantee that materialism does not become a serious obstacle in the heart of the Christian, but it is a helpful tool for this purpose. If one "cannot" tithe, this is an indication that material possessions are more important than following Christ completely.

#### ***G. To obey God***

***Jesus answered and said unto him, If a man loves me, he will keep my words*** (John 14:23, KJV).

Genuine discipleship is demonstrated by obedience. It is not for us to discuss Jesus' commands or try to reason with Him. We simply are called on to obey Him and live according to His word. This is the way of peace and the road to blessing and God's ample prosperity.

We remember God's clear commands:

***And the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the Lord's: it is holy unto the Lord*** (Leviticus 27:30, KJV).

***Bring ye all the tithes into the storehouse*** (Malachi 3:10, KJV).

#### ***H. To receive and enjoy all the promised blessings of God***

***Bring the full amount of your tithes to the Temple, so that there will be plenty of food there. Put me to the test and you will see that I will open the windows of heaven and pour out on you in abundance all kinds of good things*** (Malachi 3:10).

***Give to others, and God will give to you. Indeed, you will receive a full measure, a generous helping, poured into your hands - all that you can hold. The measure you use for others is the one that God will use for you*** (Luke 6:38).

***Remember that the person who plants few seeds will have a small crop; the one who plants many seeds will have a large crop*** (2 Corinthians 9:6).

Possibly, some people will dare to say that we should never give to God with the motive of receiving rewards. We are in complete accord that the primary motive of giving the tithe should be because of the great love we have for Christ. Nevertheless, the Bible itself challenges us to give the tithe, and to give generously, to enable God to bless us more abundantly. When we give in this way, we prove that we do really believe that God is faithful to His promises and that He will pour upon us His blessings so that there shall not be room enough to receive it.

Certainly, God wants to bless us in every way. But His ability to bless us is limited according to the measure of our faith. In the economic field, our faith is demonstrated either as strong or weak according to our tithes and our offerings (that which goes beyond the tithe).

**DISCUSSION:** Which of the above reasons for tithing seem to be the least understood by Christians today? What importance do you think tithing has for the spiritual life of a Christian?





## 5. The Flowers of Our Faith: Be Rich in Generosity

*You have received without paying, so give without being paid* (Matthew 10:8).

**Command those who are rich in the things of this life not to be proud, but to place their hope, not in such an uncertain thing as riches, but in God, who generously gives us everything for our enjoyment. Command them to do good, to be rich in good works, to be generous and ready to share with others** (1 Timothy 6:17-18).

***“I have shown you in all things that by working hard in this way we must help the weak, remembering the words that the Lord Jesus himself said, ‘There is more happiness in giving than in receiving’”*** (Acts 20:35).

Note that God gives us richly all things to enjoy. When God permits us to have nice things, we should not be ashamed of them, but enjoy them, thanking Him for His generosity. This becomes a part of our testimony to others. At the same time, we should enjoy what He gives us because this enables us to be rich in good works, becoming generous givers to others. We are not only called on to give material things to others, but much more. Jesus is our example in this:

***“Like the Son of Man, who did not come to be served, but to serve and to give his life to redeem many people”*** (Matthew 20:28).

Our Lord, whom we are following, was greatly generous in all his manner of living. This generosity was the product of his love and was a powerful stimulus for the peace and joy that distinguished Jesus from all other men.

The Christian that truly wants to follow Jesus, will act in the same way. The 90% that exceeds the tithe, are for our own sustenance. But remember that God who give us richly all things to enjoy; that we may do good, that we may be rich in good works, ready to distribute, willing to communicate.

God prospers us, above all, so that we can be rich in good works, so that we can be generous in every way.

**DISCUSSION:** What responsibility do we have to God in regards to the 90% that we have after giving our tithe?

The Bible instructs us in the manner we should be generous. It is very different from the generosity of the people of this world. Briefly, we shall see how we are to be generous:

### HOW WE ARE TO GIVE:

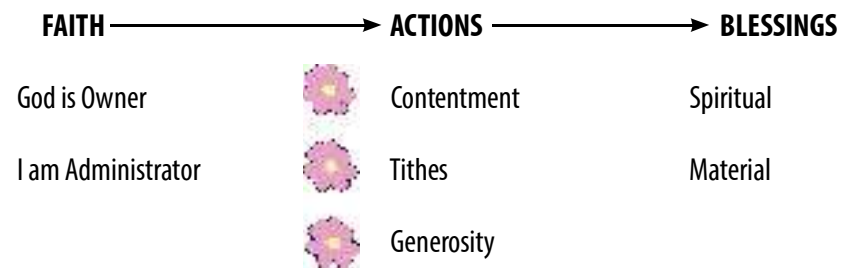
- \* Do it not to be praised, give secretly. Matthew 6:1-2
- \* Do it for Jesus and in the name of Jesus. Matthew 25:40
- \* Do it with grace, with great liberality. Matthew 25:40
- \* Do it because of love I Corinthians 13:3

### ESPECIALLY TO WHOM WE SHOULD GIVE:

- \* To those who can never repay us. Luke 14:12-14
- \* To those who have needs in your own family. I Timothy 5:4, 8
- \* To your enemies. Romans 12:20
- \* To the servants of the Lord. Philippians 4:10-19
- \* To needy members of your church. Acts 2:44-45
- \* To others who are of the family of faith. Galatians 6:10

**DISCUSSION:** How do you understand the generosity of Christians should differ from the generosity of those who do not yet know the Lord? Describe practical ways that you can give to the six groups of people mentioned above.

In summary, generosity, the tithe, and a cultivated sense of contentment are the flowers which are produced by real faith. These flowers are converted into fruit which are the spiritual and material blessings that will become ours in abundance.



## FOURTH STUDY

### THE LORD WANTS TO PROSPER HIS CHURCH



Up to this point, the focus of this study has been on the prosperity of the believer as an individual and as a member of his or her family. Each individual is precious to the Lord; He even knows the number of hairs on one's head (Matthew 10:30).

#### 1. *The Significance of the Church of the Faithful Steward*

God recognizes every individual as a social being. The solitary individual is sad and incomplete. For that reason, the Bible says that every one of God's people has one or more gifts (1 Peter 4:10) that we are to minister "one to another" - that is, to the church. In the same manner, the Bible tells us that no one has all the gifts and each one depends on the ministry of the others (Ephesians 4:11-12). The Lord calls us to form large or small groups that the Bible calls "churches." Christ Jesus loves His church and is its Head.

***Under his control all the different parts of the body fit together, and the whole body is held together by every joint with which it is provided. So when each separate part works as it should, the whole body grows and builds itself up through love*** (Ephesians 4:16).

Christ's love for His church is very great: ***Christ loved the church and gave his life for it*** (Ephesians 5:25b). For this reason, Paul exhorted the pastors of the Ephesians church: ***So keep watch over yourselves and over all the flock which the Holy Spirit has placed in your care. Be shepherds of the church of God, which he made his own through the sacrificial death of his Son*** (Acts 20:28).

It is important to note that in the last book of the Bible, Jesus is found standing in the midst of his churches (Revelation 1:13, 20).

The Lord has created His church with love and great care, adding to it those who are to be saved (Acts 2:47), He being the Head of the body. Christian history in every part of the world has demonstrated that the group that God has most used to disciple the people is the local church. There have been many Christian organizations besides the churches, but most of these have not lasted for long. It was a church that began the world missionary movement (Acts 13:1-3) and in our days, we recognize that the hope for the multiplication of mission congregations depends on the churches. They are God's chosen instruments to plant new churches in every town and village in our beloved country.



This means much to the believer as an administrator of God's blessings... Blessings that not only include his or her income and material possessions but also the spiritual blessings and precious gifts received from the Holy Spirit. Where will these possessions and these gifts be used? Nowadays, there are many Christian organizations that are not churches that ask that we invest our money into their programs. Nevertheless, we Baptists are convinced that God's plan is that we make our investments in God's work through the church, God's beloved and chosen instrument. We complete our study with some suggestions how to administer our goods through our church.

**COMMENTS:** Why is the church important to the faithful steward?

#### 2. *Work to Have a Truly Missionary Church*

If the ultimate hope for the missionary conquest of our nation is in the churches, we must each ask, "What, then, is my church doing for the work of missions?" How many new churches are daughters of your church? How many missions does your church have at this time? How much money and effort is your church investing in the mission cause?

If the church is full of dishonest people in terms of the tithe, we may be sure that it does not have the necessary funds to do all the mission work that the Lord wants. The church should challenge its members to tithe, not only for all the reasons given on the preceding pages, but also to better enable the church to fulfill its Great Commission.



Although the church may not have all the income that Biblically it should have from all its members, you must see to it that the church designates a part of its budget for its mission work. In like manner, the church must budget funds for the great discipleship program of the church, by which the church is discipling both the world and its own members. These budgetary decisions prove that the church is truly committed to fulfilling its sacred purpose and fulfill the Great Commission of its Lord and King.

**OPINIONS:** Why is the missionary program of your church important?

#### 3. *Be True to Your Pastor*

Every month it seems like our currency is worth less, due to the inflation that punishes our people. Nevertheless, there are many churches that pay their pastor the same, year after year, though their money continues to lose its value. Some churches give their pastors the same that they gave two, three or even five years earlier!

The Lord of the churches said solemnly, ***The laborer deserves his wages. Do not go from house to house.*** (Luke 10:7, ESV). This has great meaning:

-  The pastor should not depend on his support from individuals: Do not go from house to house.
-  This means that the church should support him in a worthy manner.

Jesus used the word “wages” not in the sense that the pastor is a simple “employee” of the church. The pastoral call is divine, not human, and he is a servant of Jesus Christ for the sake of the church. Nevertheless, his support comes directly from the church. At times, we prefer to speak of the “help” for the pastor and not speak of his “wages.” But no! Jesus says “wages.” Why?

The word “help” implies something that is extra, something additional. If we do not give enough, “Well, at least we are helping the pastor.” No! Jesus tells us to give “wages” to the pastor. When we accept employment from a firm that asks us to give our full time, we are not content if the firm promises simply to “help” us financially. We want “wages” that are worthy of our efforts. That is why the Lord of the church tells us to give “wages” to the pastor which are worthy of his ministry.

There are missions and small churches that cannot support their pastors with a full time salary. Probably their pastor will have to “make tents” (like Paul) to complete their support. But from the very beginning, each congregation should learn what it is to support their pastor or missionary, though the support be only partial. In like manner, mission pastors should receive support from their congregations, even if they feel they do not need what support might be given. Receiving such support is a testimony that the pastor recognizes his solemn responsibility to the church. Every faithful administrator must remember the words of his Lord, “*the laborer deserves his wages.*”

Remember that each year the pastor’s salary should be adjusted to the changing buying power of our currency. A “raise” of 10% or 20% may be no raise at all. It may not even reflect the decline in the value of the currency. As the church prospers, the salary of the pastor should also increase in real terms.

**DISCUSSION:** Why should the church support the pastor well?

#### 4. *Have a Faithful Tithing Church*

The church, its pastor, its teachers and workers should constantly teach about the tithe and the faithful stewardship of every Christian. New Christians should quickly be taught these principles so God can bless them and their families as well as to strengthen the ministry of their church.

However, the same church should be a “tither” and not simply ask that its members tithe. Every church should set aside the tithe of all its normal income (not including special gifts) for the work of Christ on a national level. This tithe-giving provides a strong income for the national convention or union of churches to lead a serious mission program for unreached areas, to sustain the training of God-called pastors, and to serve the churches and missions of the nation in many different ways.



Even so, some churches will say, “We are too poor to do this. We have so many local needs that we cannot afford to send a tithe of our church’s income for work outside our town.” That sounds much like the argument of people who do not give a tithe to their church. “I am poor and my family needs everything I earn.” We tell the individual that the tithe is sacred to the Lord; we should insist that the church hold its tithe to be equally sacred.

Tragically, many churches suffer the same problems as many believers. As faithful administrators, we should make sure that our churches know how to tithe, believing that the Lord promises His special blessings to tithing churches.

With the formation of regional associations, the church will not want only to give a tithe for national work, but will see to the support of the nearby association. It is normal in many places for churches to give from 3% to 5% for the work of the association.

#### 5. *Work Constantly For Your church to Be Able to Prosper More Every Year:*

##### 5.1 Preach and teach about the tithe

Sometimes, pastors do not preach much about the tithes because the church might think that he is preaching with the idea of increasing his own salary. This is tragic! The pastor should announce “the whole counsel of God” (Acts 20:27), including everything that the Bible teaches about good stewardship. How can the members of the church benefit from the promises of God if they never hear about them? How can a church be honest with God if no one teaches them honesty?

Let us tell our pastors, therefore, that we want them to preach to us about tithing and all the other aspects of spiritual stewardship - not out of self interest but because of his love for God’s church and God’s work.

In the same way, the teachers of the church, the lay preachers, and the other workers of the church should make frequent references to what it means to be an administrator, a steward, of the blessings God puts in our lives.

##### 5.2 Have special weeks of Bible study on the subject of stewardship

Many good books on stewardship are available to the church as bases for a week of Bible conferences on the theme of Christian administration of God’s blessings. This book, also, would be appropriate for such a study. We have noticed that even non-Christians are very interested in the promises of God for their blessing and prosperity and are interested in the conditions for how such promises will be fulfilled. This can be a great week in the life of the church.

### 5.3 Have stewardship campaigns

In many countries, plans and materials are available for the church to use for a special stewardship campaign. This kind of campaign has many activities including a time for the church to agree on its vision for its future, agreement on plans and a budget to be able to realize its vision, studies and messages on stewardship, and a time of commitment by the members of the church in regard to their stewardship. Many churches have had such campaigns and testify that they resulted in a great spiritual revival in the church as well as to greatly lift the vision of the church and increase the support received by the church.



### 5.4 Administer the funds of the church with great care

Members of the church are much happier to support their church in a worthy manner when they can see that their tithes and gifts are well administered. There are several activities that will help:

Have all funds counted by a committee of church members who record the amount and give them to the treasurer.

The treasurer keeps a careful record of all receipts and expenditures, requiring receipts for all expenditures. This record is open to any member of the church. Give the church regular financial reports.

Give monthly or quarterly receipts to titheers of all gifts received in envelopes.

Spend the funds in accordance with the budget agreed upon by the church.

We strongly believe that the church, the local body of Christ in the community, is the most effective instrument to disciple the lost and the saved and to start missionary work. The church has been purchased by the blood of Christ and is inhabited by the Holy Spirit. It is the ideal place of service, worship, fellowship and spiritual growth of all of its members.

The prosperity of every member should result in a growing prosperity of the church itself. God wants us to be members of churches which are prosperous, strong, joyful and fruitful. Our faithful stewardship makes possible the creation of a truly glorious church for the honor of God, the joy of each member, the salvation of the community and the missionary hope of the surrounding communities.

**GROUP COMMENTS:** Which of these suggestions are already normally practiced by your church? What changes would you like to see?

