

My Perspectives & FAQ's

Please note my opinions, positions, perspectives and beliefs on the following topics of interest. These are topics about which I blog, journal, pen articles on, and write complete books about. The interpretations of Biblical and Kingdom perspectives noted below, although subjective, best matches my thoughts, viewpoints and values.

My focus is to present a balanced perspective on all topics, from being diligent, working hard, being productive, as well as learning to save, invest wisely, giving appropriately and becoming stewards of everything including time, talents, bodies, giftings, money, possessions, skills, communication, etc.

A Kingdom Perspective of Abundance

And God is able to provide you with every blessing in abundance, so that you may always have enough of everything and may provide in abundance for every good work.
2 Corinthians 9:8 RSV

Abundance means, “to experience the grace of God’s influence, protection, resources and assistance.”

To have abundance in our world is to have grace, reason for thanksgiving, asset, benefit, bounty, endorsement, gifts, fortune, help, kindness, miracle, profit, windfall, convenience, expediency, gain, influence, preference, prestige, permission, protection, recognition, resources, return, support, to invoke divine favor upon, treasure, and value.

Within the context of my personal beliefs, the word “abundance” means “to experience the grace of God’s influence, protection, resources and assistance.”

God is no vending machine, nor do His promises come without conditions.		God wants to provide good things to His children. He wants for you to prosper and be successful in your God given gifts and callings. But God is no vending machine, nor do His promises come without conditions.
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Sometimes we don't realize how blessed we are.

A Kingdom Perspective of Blessing

And I will make of you a great nation, and I will bless you, and make your name great, so that you will be a blessing.
Genesis 12:2 RSV

To be blessed in the human sense is to be happy, blissful, contented, fortunate, joyful, redeemed, saved, welcomed, to be privileged, to possess.

Blessed = to not be in lack or need or want, to be favored; to enjoy and experience the influence of God in every area of your personal life.

Within the context of my personal beliefs, the word "blessed" means "to not be in lack or need or want, to be favored". From my perspective, it also means "to enjoy and experience the influence of God in every area of your personal life."

The call of God upon Abraham can be the model for God's call to us. Just as God promised to bless Abraham, He also will bless us. Why does God desire to bless His people? So that we might become a blessing to others.

You are blessed or will be blessed so that you can be a blessing to others.

Here's why God allows many to become prosperous: You are blessed or will be blessed so that you can be a blessing to others. God does not prosper you for the purpose of raising your standard of living; He prospers you so that you can raise your standard of giving.

Biblical stewardship is not about giving a lot of money just so the church can function in its community role. Yes, the church does need financing for its operational needs and vision mandate. But your role in receiving the supernatural provision of God is about keeping only a needed portion of God's blessing and returning a great portion of the blessing so that others can be blessed as well. We become resourceful and efficient stewards of all the possessions God has sent our way.

A Kingdom Perspective of Prosperity & Wealth

God wants for His people of purpose to be prosperous. But prosperity and wealth are not just about money and possessions. While I certainly believe in abundance, prosperity and blessing, in no way do I believe that only describes money and possessions. I personally know very poor people in China, India and other countries, who by North American standards would be considered the "poorest of

Prosperity and wealth are not just about money and possessions.

the poor", but whom I believe are wealthy, prosperous and live in abundance and blessing.

Within the context of my personal beliefs, the words "prosperity" and "wealth" mean "having one penny more than enough".

A generous man will prosper; he who refreshes others will himself be refreshed.
Proverbs 11:25

Do not let this Book of the Law depart from your mouth; meditate on it day and night, so that you may be careful to do everything written in it. Then you will be prosperous and successful.
Joshua 1:8-9 NIV

For I know the plans I have for you," declares the LORD, "plans to prosper you and not to harm you, plans to give you hope and a future.
Jeremiah 29:11 NIV

Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers.
3 John 2 NKJV

Honor the Lord with your wealth.
Proverbs 3:9

In America and many other nations all around the world, this generation has access to

The worldwide needs of the poor and the hungry have never been greater.

untold quantities of wealth. Yet even though our wealth and blessing have increased, the worldwide needs of the poor and the hungry have never been greater. Untold millions are needed to reach the world with the Gospel. According

to the above verses, the true pathway to prosperity is to read, know and obey the Word of God. As the Lord fills our treasuries with both natural and spiritual increase, we will then be able to extend these blessings to the world around us.

For where your treasure is, there your heart will be also.
Matthew 6:21 NKJV

God does not bring supernatural provision to our lives for personal gratification.

God is not in the business of bringing supernatural provision to our lives so that we can heap luxury and desires upon ourselves for personal gratification. When you treasure Him more than earthly treasures, here is the result: “And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work” (2 Corinthians 9:8–9). Observe the multiple use of the word all. It certainly does away with any limitations of God’s favor upon your life.

Becoming prosperous and successful is a direct result of obedience. In this Scripture, God challenges us to meditate upon the Word. The emphasis placed here is not upon education, knowledge, or experience. It is upon obedience. It is one thing to understand and quite another to walk in obedience.

A Kingdom Perspective of Provision

And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others.
2 Corinthians 9:8 (NLT)

Provision in the dictionary is the “act of providing or making previous preparation...a stock of necessary supplies.” Using a thesaurus, the following descriptions apply: “allotment, allowance, apportionment, appropriation, equipping, fitting out, foundation, furnishing, keep, livelihood, living, maintenance, prearrangement, preparation, procurement, providing, reserve, supplying, subsistence, sustenance, and upkeep.” Within the context of my personal beliefs, the word “*provision*” means “*the supernatural appropriation of God’s divine supply.*”

Provision is not just about money and possessions!

Seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.
Matthew 6:33 KJV

So she went away and did according to the word of Elijah; and she and he and her household ate for many days. The bin of flour was not used up, nor did the jar of oil run dry, according to the word of the LORD which He spoke by Elijah.
I Kings 17:15-16 NKJV

But if we have food and clothing, we will be content with that.
I Timothy 6:8-9 NIV

God is able to make it up to you by giving you everything you need and more so that there will not only be enough for your own needs but plenty left over to give joyfully to others.
II Corinthians 9:8-9 TLB

Supernatural provision happens when the natural is not enough. If we can make it happen on our own, there is no need for faith. No need for trusting God. And it follows that if we do not have faith and have no need for God, He will not step into areas that we have reserved for our own self-control. The principle of supernatural provision is that He is strong when flesh cannot be.	Supernatural provision happens when the natural is not enough.
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They are a fragrant offering, an acceptable sacrifice, pleasing to God. And my God will meet all your needs according to his glorious riches in Christ Jesus.
Philippians 4:18-20 NIV

The Scripture is full of instructions about sacrificing, bringing offerings and giving to the Lord. Jesus was not a fundraiser, but He talked about stewardship a great deal. Jesus dealt with money matters, because money matters! Both God and Satan know that where your treasure is, there your heart will be also. That's why both are very interested in what we do with our money. Our attitude toward money is a spiritual matter! If our attitude is right, we will give as needed and, by doing so, an unending supply of provision will come our way.

He who gives to the poor will lack nothing, but he who closes his eyes to them receives many curses.
Proverbs 28:27

A Kingdom Perspective of Giving & Receiving

One man gives freely, yet gains even more; another withholds unduly, but comes to poverty.
Proverbs 11:24-28

Nothing happens in the economy of God until you give something away. It is a universal law of God. We gain by giving. We lose by withholding. You may recall the story about the widow and her son who were about to eat their last meal, as noted in 1 Kings 17. After that, they	We gain by giving. We lose by withholding.
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assumed they would just starve to death because they had no more food available, and there was a famine in the land. In our culture today, this is very hard for many of us to comprehend.

Some people teach that we should give to get. Others teach that we should sacrifice and withhold from our family in order to give more. Neither extreme point of view is correct. We must provide for our family. We should not give to get. Our attitude should be one of obedience and liberality. The best way to give to the Lord is to understand all that He has given to us, and then freely give back to Him.

God withholds His blessings from those who refuse to give. He cannot bless an act of disobedience. Our money becomes a curse when we think more of it than we do of God. One of the greatest privileges God has allowed us is to participate in the blessing of regular tithing and the giving of offerings.

When we freely give to God, regardless of our own personal need, we allow God to be big in our lives. We allow Him to provide for us. This can only happen as we buy into the principle of freely giving. If we are stingy in our giving and withhold from the Lord, we miss the many blessings and provisions He wants to shower upon us.

A Kingdom Perspective of Stewardship

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?
Luke 16:11, 12

Nearly two-thirds of the parables of Jesus deal with stewardship or the proper use of money. In the New Testament there are 38 parables, twelve of which are about money. One out of every six verses in Matthew, Mark and Luke has to do with money and individual fiscal responsibility.

Stewardship in the Bible deals with more than finance and it's proper use.	Stewardship in the Bible deals with more than finance and its proper use. The term stewardship implies that there is a steward—someone who is entrusted with material or
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spiritual responsibility. In the story above, the rich young ruler was a steward over great possessions, but failed to act accordingly. According to Scripture, it is required that a steward be faithful to his charge (Genesis 15:2; Genesis 24; Luke 16:1-13).

Stewardship implies a fiduciary responsibility. Fiduciary is a term that means “of, pertaining to or involving one who holds something in trust for another.” A person with a fiduciary relationship is one who stands in a special position of trust, confidence or responsibility in his or her obligations to others.

Since stewards are charged with great authority and responsibility, their character cannot be flawed. Additionally, their value systems must be ones of great integrity. Faithfulness was a fundamental virtue of a person who served as a steward. “It is required in stewards, that a man be found faithful” (I Corinthians 4:2 KJV). The steward of the rich man in Luke 16 was obviously not faithful to his lord. He was dishonest in his dealings and made it a point to look out for himself first.

Are we the owners of our money and possessions, or is God? The correct answer is that God owns it all. As creator of the world and owner of all that it possesses, He is in complete control of everything.

- God owns the world.
- God owns me.
- God owns my money.
- God owns my possessions.
- He owns me because He created me.
- He owns me because He bought me again when He purchased me with His life.

Every human being alive must be a good steward. *What are we to be a steward of?*

- Our bodies
- Our businesses
- Our communication
- Our education
- Our experience
- Our family
- Our gifting
- Our influence
- Our knowledge
- Our lives
- Our ministries
- Our money
- Our possessions
- Our skills
- Our talents
- Our time

Remember, we are not the owners of all that God has given to us; we are only stewards (managers) and therefore responsible for the gifts & talents he has blessed us with and we are accountable for their use.

Ownership is God's. Stewardship is ours. Stewardship is bringing everything we have under the Lordship of Christ.

Stewardship is bring everything under the Lordship of Christ.

A Kingdom Perspective of Material Possessions

Much of western culture is centered around things and possessions that money can buy.

We are enticed, and maybe entrapped, by what we know that money can do for us.

Christian culture in the West is not immune to its influence. It's not that we are necessarily in love with money, but certainly we could say that we are enticed, and maybe entrapped, by what we know that money can

do for us. Of course we do live in this society and in this world's system and we should not be so unwise as to think that we are immune from it altogether.

Luke 12:15 instructs us to be on guard against every form of greed. It says that even when we have abundance, our lives are not to be caught up in our possessions. In this passage, we are told that if our priority is the gathering up of riches and treasures for ourselves, then we are not being rich toward God.

But remember the LORD your God, for it is he who gives you the ability to produce wealth...
Deuteronomy 8:18 NIV

There is no harm in possessing riches, so long as the riches do not possess you. Jesus recommended that we not stockpile our treasures in this life, at the expense of accumulating our treasures for the hereafter. In other words, if one is a long-term planner and visionary, it makes much more sense to accumulate wealth for the long haul in eternity. Time here on earth is the short haul, the temporary vapor of life. Life in eternity—life in heaven—is the long-term commitment.

There is no harm in possessing riches, so long as the riches do not possess you.

A Kingdom Perspective of Contentment

For we brought nothing into the world, and we can take nothing out of it.
I Timothy 6:7 NIV

We will do well to remember the fact that money and possessions are only temporary. At

Money and possessions are only temporary. At best, money only lasts a lifetime. At worst, it doesn't last at all.

best, money only lasts a lifetime. At worst, it doesn't last at all. It is very fleeting, only a vapor, just like our lives.

Why spend all of your life trying to accumulate something that will never last? How much better it would

be for you to spend your time investing in things that are eternal in nature.

It is hard for all of us to be content with what we have when the world's entire system is geared toward making us unhappy with everything we have and desirous of everything we don't have. From advertising to attitude, we face a discontented culture. It is very hard for us to be satisfied with what we do have, but we need to strive for contentment and contend for happiness. Money cannot buy contentment or happiness. Most people do not recognize what really counts in this life.

A Kingdom Perspective of Giving

One man gives freely, yet grows all the richer; another withholds what he should give, and only suffers want. A liberal man will be enriched, and one who waters will himself be watered.

Proverbs 11:2 RSV

When you understand who really owns everything, you won't always be trying to benefit yourself with possessions. You will begin to bless others.

The earth is the LORD's, and everything in it, the world, and all who live in it.

Psalm 24:1 NIV

For every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the creatures of the field are mine.

Psalm 50:10,11 NIV

"The silver is mine and the gold is mine," declares the LORD Almighty.

Haggai 2:8 NIV

If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him?

I John 3:17 NIV

If our attitude is one of hoarding what we have, God will stop giving to us. If we are ever going to be financially free, we must allow God to use us as a conduit in which to bless

others. The needs of others must be met by our generous giving. If we are open and generous with the things God has provided for us, God will bless us in a great way.

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work.
II Corinthians 9:6-9 NIV

The purpose in grouping this entire passage together is that there is a group message here. Commitment stands alone, but is insufficient without right attitudes. Giving freely and cheerfully is great, but insufficient in itself. There must be commitment. Overriding all is the unchangeable law of sowing and reaping. We get out what we put in. We harvest what we plant. The fruit is the same as our seed.

On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.
I Corinthians 16:2-3 NIV

A godly perspective on giving is found in this scripture setting. In it, Paul gives a direction and formula for consistent, regular giving. Note Paul's appeal for consistency. He asks for regular giving on the first day of the week. He asks specifically that a sum of money be set aside. Finally, he asks them to give a proportionate amount that is in keeping with their income.

Freely you have received, freely give.
Matthew 10:8 NIV

We have been blessed beyond measure and now it is time to return the blessing. This verse simply implies giving with a spirit of liberality. And yet, like the gospel message, it is so simple that men and women stumble over its simplicity; freely you have received, so you should freely give.

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 you use, it will be measured to you.
Luke 6:38 NIV

Note that these verses describe a cause and an effect. Selflessness is the theme of this Scripture. In short, the principle of enlarged measure is this: We must give if we ever hope to have a return. Second, the size of our return is dependent upon the size of our gift. Third, our return will be bountiful; over and above our expectations.

In short, when I hoard my money and keep it all to myself, that's all I have. It never increases, but there is a huge opportunity for it to decrease. However, when I give it away, God multiplies it. Some people want to tell God that they expect Him to not.

A Kingdom Perspective of Tithing

Bring the whole tithe into the storehouse, that there may be food in my house.
Malachi 3:10 NIV

What Is Tithing?

A tithe is a debt owed. It refers to the tenth of our increase that already belongs to God. It is not ours to keep. We pay it as we would any other debt. Debts are paid, not given. There are consequences to unpaid debt. In the context of tithing, the inaction of unpaid debt results in the action of “robbery.” In Scripture, the only way man can rob God is by not returning the tenth that is already His to begin with.

When you say to “tithe,” how much is that?

The *tithe* simply means the “tenth.” A tenth is 10 percent. A ratio of one to ten is easy to remember and easy to figure—much like our decimal system today. It seems natural and logical to divide things into tens. God intended that the use of money be related to spiritual values.

Where should I give my tithe?

The Bible teaches us to bring our tithes to the “storehouse.” The Old Testament storehouse was the place God designated to keep His abundance and to distribute it to the people. It was also His tabernacle where His name was established. Today, a storehouse is your local church, the place where you receive your spiritual food, nurturing, and fellowship—the place you call home.

Do I *have* to tithe? Is tithing voluntary? Is it mandatory for salvation?

While highly recommended, tithing is not a salvation issue. But this is like asking, “Do I *have* to buy my children Christmas presents?” or, “Do I *have* to buy flowers for my wife on our anniversary?” or, “Do I *have* to brush my teeth every day?” or “Do I *have* to take a bath?” Well, no you don’t *have* to do any of these things, but I *do* recommend it. Instead of asking the question, “Do I have to tithe?” the issue should be “Thank God that I *can* tithe, that I *can* have the blessings of God in my daily life!”

What if I can’t afford to tithe?

You can’t afford *not* to tithe. Your difficulty may not be an “earning” problem, but a “spending” problem. When you spend first and give second, your priorities are out of focus. With the right focus, tithing is never a problem. Malachi 3:10 shows us the only way in the Bible for us to *test* God—we test him with our tithing.

What if I choose not to tithe?

God has a name for non-tithers. He calls them robbers. He says that they are cursed.

Will a man rob God? Yet you have robbed Me! But you say, “In what way have we robbed You?” In tithes and offerings. You are cursed with a curse, For you have robbed Me.
Malachi 3:8–9

What is the difference between the “tithe” and giving an “offering”?

The tithe is 10 percent of your increase. According to Deuteronomy, this already belongs to God. It is not yours to spend; it is His alone. An offering is any gift presented to God *above* the tithe. It is ours to give. Whatever the amount, our offerings are reflections of our gratitude for all that we receive from our heavenly Father. This includes our salvation and spiritual blessings; our family, children, health, shelter, and food; and all of our provision and blessings.

Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.
2 Corinthians 9:7

We are commanded, as believers, to obey God in the area of giving tithes and offerings. God doesn’t need our money. He is not broke. What He wants is us. His goal is relational, not financial.

Stewardship is more than money. Stewardship is more than our talents, our giving, our tithing and our money. Stewardship is the management of our entire lives—all that we have, all that we are—for the purpose of glorifying and magnifying God. Our life management is a reflection of our relationship with Him.

Stewardship is the management of our entire lives – all that we have, all that we are.

Will a man rob God? Yet you rob me. But you ask, “How do we rob you?” In tithes and offerings. Bring the whole tithe into the storehouse, that there may be food in My house. “Test me in this,” says the Lord Almighty, “and see if I will not throw open the flood gates of heaven and pour out so much blessing that you will not have room enough for it.”
Malachi 3:8,10 NIV

Three things stand out in this reference. The first is the word “rob”. In no uncertain terms, this Scripture says that, yes, we can rob God by withholding what is rightfully His. Second is the challenge to test God. The Christian walk is designed to be a walk of faith. If our hearts are right, we can take God at his Word. What He says will happen. The final thing that stands out in this verse is the blessing. God has promised that He will open heaven’s storehouse and flood us with His abundance.

A Kingdom Perspective of Productivity

...go to the lake and throw out your line. Take the first fish you catch; open its mouth...
Matthew 17:27 NIV

We are to take action—to be pro-active. The abilities and giftings that He provides

It is the steady plodding that brings the success of the blessed life.	motivate us to action. Sometimes, it takes our persistence in doing the same things faithfully with the heart of a servant. Other times, it is useful to try new things or new methods and seek after new opportunities. Sometimes, it is the steady plodding that brings the success of the blessed life.
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Ecclesiastes 9:11 says, “The race is not to the swift or the battle to the strong, nor does food come to the wise or wealth to the brilliant or favor to the learned; but time and chance happen to them all” (NIV).

Hebrews 12:1-2 advises, "...let us throw off everything that hinders and the sin that so easily entangles, and let us run with perseverance the race marked out for us. Let us fix our eyes on Jesus, the author and perfecter of our faith..." (NIV). Proverbs 21:5 instructs us that, "Steady plodding brings prosperity; hasty speculation brings poverty" (TLB).

A Kingdom Perspective of a Good Work Ethic

I went past the field of the sluggard, past the vineyard of the man who lacks judgment; thorns had come up everywhere, the ground was covered with weeds, and the stone wall was in ruins. I applied my heart to what I observed and learned a lesson from what I saw: A little sleep, a little slumber, a little folding of the hands to rest— and poverty will come on you like a bandit and scarcity like an armed man.

Proverbs 24:30-34 NIV

The sluggard. What can we say about this kind of person. Is he self-centered? Is he lazy? Does he rest? Does he do what he wants to do without regard for others? Certainly all of these things probably describe him, but let's take a closer look at the profile of a sluggard.

At the very least, a sluggard has a major problem with procrastination. His motto would be to never do today what he can put off until tomorrow....always with good intentions; always just about ready to start a job, but not quite. The sluggard probably gets started on a few jobs and may even get some things done, but never quite gets them finished or brought to completion.

A sluggard has a major problem with procrastination.

What is his excuse? Maybe he didn't have all of the tools to finish the job. Maybe he wasn't feeling well. Maybe the rain was on its way or it could be just that the sun was not shining as bright. Perhaps his excuse was that the job became bigger than he was expecting or more time-consuming. He is always ready to set the job aside in favor of something more to his liking and more convenient.

Proverbs 12:27 says, "The lazy man does not roast his game, but the diligent man prizes his possessions" (NIV). Here is the picture of a man who is not only lazy but also wasteful. Not only does the sluggard do what he wants to, when he wants to, but he also is a great waster of resources and provision. He goes out, he hunts his game, and he kills his game. But after the fun of the hunt, the work never begins. While he could

prepare the provision for his family or for the poor, he instead chooses to walk away from it, let it die and lie there. He doesn't even consider how to make the food available for the hungry.

A Kingdom Perspective of Debt

I believe it is best to be free of all long term debt.

- This applies to individuals, families, and business.
- This includes education, vehicles and personal homes.

Debt, while not forbidden, is certainly not encouraged in the Bible.

I believe that everybody can become debt free.

- It does not matter how much you make, but how much you spend.
- The pain of debt will remain until changes are made.
- Becoming debt free is just the starting line.

I believe that the effects of debt can destroy you.

- Debt impairs you physically, financially, emotionally, and spiritually.
- Debt full = stress full.
- Debt free = stress free

I believe that prevents you from building wealth.

- Debt builds debt, adds stress, destroys marriages, causes discouragement, annihilates discipline, takes away your freedom, and creates slavery.
- The most successful companies in the world have little or no long-term debt.

Debt consolidation is a bad idea.

- It only treats the symptoms, and not the problem.
- You have the illusion that you have gotten rid of debt, but you've only amassed your debt under one payment, and it will likely take you even longer to pay it off.
- Until you change your financial habits, the old debt will remain and new debt will be incurred.

I believe that for debt counseling to be successful, the counselor must:

- Never condemn, nor disapprove of the past.
- Understand a person's past financial habits.
- Understand how a person accumulated his/her debt.
- Understand their present situation.
- Understand where they want to go; how they wish to end up.
- Determine their exact net worth.
- Help them sell assets to pay down debt.
- Help them get rid of excuses & exceptions in their financial behavior.
- Help them set-up and follow a budget.
- Get them on track to saving and investing.
- Provide hope for a better future.

A Kingdom Perspective of Money

What about money? Is it evil? Is it bad? The handling of our money is both very spiritual and very practical. On the spiritual side, the Scripture says;

You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.
2 Corinthians 9:11 NIV

On the practical side, the Scripture has this to say.

The rich rule over the poor, and the borrower is servant to the lender.
Proverbs 22:7

Money's value is determined by its use and intended purpose.

So, what about money? Is it evil? Is it bad? I believe that money is neither good nor bad. Money is neither moral or immoral. It is neutral. Money's *value* is determined by its use and intended purpose.

I believe that money is neither good nor bad.

- Moneys' value is determined by its use and intended purpose.

I believe that being prosperous involves much more than money.

- A person who has a good family is prosperous.
- A person who has good friends is prosperous.
- If you have enough to eat, a place to sleep, you are prosperous.
- If you are in good health, you are prosperous.
- If you are part of a wonderful local church family, you are prosperous.
- If you have the freedom to relocate, buy and sell, you are prosperous.
- If you have the opportunity to have your own business, you are prosperous.
- If you enjoy the freedom of speech, property ownership, etc. you are prosperous.
- If you have the opportunity to increase your learning and education, you are prosperous.

I believe that every person must be planning for / saving a part of their income for their later years.

- You should not count on the government to take care of you in your old age.
- Your current income which today takes care of your living expenses, will never keep up with your expenses at retirement age.
- A substantial percentage of your current income should be set aside for long-term investment.

I believe that each person should have a budget.

- Tell you money what to do before it disappears from your bank account.
- Rich people are rich because they confine themselves to a budget.
- Budgets are meant to free you, not confine you.
- You may think that you do not have time to work on and follow a budget. The truth is that you must make the time and you cannot afford not to follow a budget.

I can get rid of my debt quickly through bankruptcy, debt management companies, debt consolidation offers, credit repair services, and other radio, TV, print ad, or internet offers.

- Quick fixes never work.
- All such offers are made in the interest of the business, not you the recipient.
- There is no such thing, as a quick fix to debt.
- You get out of debt just the same way you got into debt; one slow step at a time.

The biggest problem with the handling of money is YOU.

- Because YOU are the problem, YOU are also the solution.
- Books, tapes, CDs, MP3s, workbooks, seminars, etc. may or may not help. Only YOU can help yourself get out of the mess YOU have gotten in.

Bankruptcy is a disaster, not a solution.

- Avoid it at all costs.
- It is life changing and its affects never end.
- Credit-repair services cannot help you recover from it with integrity.

I believe that “normal” financial behavior is really “abnormal” behavior.

- Car payments are unnecessary...
- Cable TV expenses are unnecessary.
- Frequent “eating out” is unnecessary.
- Expensive coffee/tea drinks are unnecessary.

A Kingdom Perspective of Your Potential

God is on your side! He wants you to reach forward into your future and secure the destiny He has for your life.

You hem me in-- behind and before; you have laid your hand upon me. Such knowledge is too wonderful for me, too lofty for me to attain.

Psalms 139:5-6 NIV

What shall we then say to these things? If God be for us, who can be against us?
Romans 8:31 KJV

For you created my inmost being; you knit me together in my mother's womb. I praise you because I am fearfully and wonderfully made; your works are wonderful, I know that full well. My frame was not hidden from you when I was made in the secret place. When I was woven together in the depths of the earth, your eyes saw my unformed body. All the days ordained for me were written in your book before one of them came to be.
Psalm 139:13-16 NIV

Psalms 139 says that God *knew* about you even before you were born. In verse 14 it states that you were fearfully and wonderfully made. In others words, you were created with "*purpose*". And according to verse 16, all of your days were ordained for you and written in God's book even before you took your first breath.

Romans 8:28 is one of the best-loved passages in the Bible. It says this. "*We know that all things work together for good to them that love God, to them who are the called according to his purpose.*"

God has a good and great purpose in mind for you. You CAN trust Him with your life.

Christianity deals in potential and what a person can become .	Christianity deals in <i>potential</i> , and what a person can <i>become</i> , not what he/she had been in the past or even what they are in the present. This is the very heart of the Gospel.
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A Kingdom Perspective of Success

God wants you to be successful in your purpose and design in life. God wants for you to be successful as a son or daughter, as a mom or dad, as children and parents. God wants you to be successful in your career, your vocation, your ministry, and in every way.

It is not that we think we can do anything of lasting value by ourselves. Our only power and success come from God.
2 Corinthians 3:5 NLT

Delight yourself also in the LORD, And He shall give you the desires of your heart.
Psalms 37:4 NKJV

May he give you the desire of your heart and make all your plans succeed.
Psalms 20:4 NIV

Therefore keep the words of this covenant, and do them, that you may prosper in all that you do.
Deuteronomy 29:9 NKJV

A Kingdom Perspective of God's Desire for You

God wants to bless you more than even *you* want to be blessed. He wants to give to you the very desires and longings of your heart. This is why I know that to be true.

God wants to bless you more than even you want to be blessed.

Delight yourself also in the LORD, And He shall give you the desires of your heart.
Psalms 37:4 NKJV

May he give you the desire of your heart and make all your plans succeed.
Psalms 20:4 NIV

When Abram was ninety-nine years old, (never give up on hearing from the Lord) the LORD appeared to him and said, "I am God Almighty; serve me faithfully and live a blameless life. I will make a covenant with you, by which I will guarantee to make you into a mighty nation." "Your part of the agreement," God told Abraham, "is to obey the terms of the covenant."
Genesis 17:1-2 NLT

The Hebrew word that was translated into the English word "God Almighty" is "El Shaddai".

And this same God ("El Shaddai") who takes care of me will supply all your needs from his glorious riches, which have been given to us in Christ Jesus.
Philippians 4:19 NLT

It is not that we think we can do anything of lasting value by ourselves. Our only power and success come from God (El Shaddai).
2 Corinthians 3:5 NLT

Each time he said, "My gracious favor is all you need. My power works best in your weakness."
2 Corinthians 12:9 NLT

In the above Scriptures, the qualifier is "Shaddai". The word "El" comes from a root word meaning "might, strength, & power". "El Shaddai" means "The All Sufficient God". From

the dictionary “sufficient” means: adequate for the purpose; enough; having enough as needed; having what is needed without being in excess; comfortable, have plenty.

God desires to provide in abundance all of man’s needs. Together the words are ““El Shaddai””; the mighty, powerful & strong God is All Sufficient and Who gives to us more than enough! God desires to bless man and provide in abundance all of man’s needs. His name is indicative of a God who is powerful enough to do just that.

A Kingdom Perspective of God’s Trust

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? No servant 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.

Luke 16:10-13

If God can trust us with little possessions, then He can trust us with great possessions. Once we have received, we cannot get anymore until we have proven responsible to handle what we have, whether that is money or other possessions. If God can trust us with the least possessions, then He can trust us with great possessions.

If God can trust us with little possessions, then He can trust us with great possessions.

God is the creator of wealth. He is a businessperson. He will only invest in those whom he trusts. Can you handle \$10? If so, He will trust you with \$100. Can you handle \$100? If so, He will trust you with \$1000. Can you handle \$1000? If so, He will trust you with \$10,000.

Can you handle \$10,000? If so, He will trust you with \$100,000. Can you handle \$100,000? If so, He will trust you with \$1,000,000.

You must learn to perfect the way you handle your money and possessions so that God can allow more to flow through your hands. He wants to bless you. Only you have the power to stop the flow of His blessing on your life. Once we are found faithful with little...

Once we are found faithful in little...we then enlarge our God-given capacity to handle more. | we then enlarge our God-given capacity to handle more.
When we have an open hand...open to others, open to God, God will fill it. If we close it to others, we close it to God.
When we open our hands and give it away, He will fill up again. This creates the cycle of stewardship. This is the way God intended for us to live.

A Kingdom Perspective of Financial Discipline

No discipline seems pleasant at the time, but painful. Later on, however, it produces a harvest.
Hebrew 12:11

Financial discipline is the ability to handle money in a responsible manner. The Bible indicates that control of finances in one's possession is a direct indication of the control exercised in spiritual matters. If a person cannot handle God's blessing of finance, it is likely he or she cannot handle

- too much time on their hands,
- a promotion on the job,
- authority on the job,
- authority in the church, and
- probably a whole host of other spiritual and personal issues.

The biblical principle of financial discipline cannot be ignored. Ignoring this principle allows people to get into debt in the first place. While staying out of debt is not so easy, getting out of debt *once you are in debt* is very difficult.

Financial discipline is the ability to handle money in a responsible manner.

By what a man is overcome, by this he is enslaved
2 Peter 2:19 NASB

This is a danger that comes with being a slave to anything, and money is no exception. You can be a slave to money when you have it in excess and you are still wanting more. You can be a slave to money when you have none because you are servicing a heavy load of debt.

Your servant...did this to change the present situation.
2 Samuel 14:20

Getting out of debt is an attitude before it is an action. Getting out of debt is an attitude before it is an action. Getting out of debt is an attitude before it is an action. Much of this has to do with being content with what we already have. If you are not content where you are and what you have, you won't be content where you want to go or what you end up with. Getting out of debt requires *action* on your part. It won't happen apart from you.

Look at the result: You plant much but harvest little. You have scarcely enough to eat or drink and not enough clothes to keep you warm. Your income disappears, as though you were putting it into pockets filled with holes!
Haggai 1:5-10

Money is very important to us and sustains our livelihood. If spent in the right way, on the right things and in the right places, it can do us a lot of good. Financial discipline is all about how we handle our money and our debt.

A Kingdom Perspective of Divine Protection

I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the Lord Almighty.
Malachi 3:11-12

A Kingdom Perspective of God's Promises & Our Obligations

So go down to the shore and throw in a line, and open the mouth of the first fish you catch. You will find a coin to cover the taxes for both of us; take it and pay them.
Matthew 17:26 TLB

1 Kings 17:8-16

Then the LORD said to Elijah, "Go and live in the village of Zarephath, near the city of Sidon. There is a widow there who will feed you. I have given her my instructions." So he went to Zarephath. As he arrived at the gates of the village, he saw a widow gathering sticks, and he asked her, "Would you please bring me a cup of water?"

11 As she was going to get it, he called to her, "Bring me a bite of bread, too." But she said, "I swear by the LORD your God that I don't have a single piece of bread in the house. And I have only a handful of flour left in the jar and a little cooking oil in the bottom of the jug. I was just gathering a few sticks to cook this last meal, and then my son and I will die."

13 But Elijah said to her, "Don't be afraid! Go ahead and cook that 'last meal,' but bake me a little loaf of bread first. Afterward there will still be enough food for you and your son. For this is what the LORD, the God of Israel, says: There will always be plenty of

flour and oil left in your containers until the time when the LORD sends rain and the crops grow again!"

So she did as Elijah said, and she and Elijah and her son continued to eat from her supply of flour and oil for many days. For no matter how much they used, there was always enough left in the containers, just as the LORD had promised through Elijah. NLT

Widow's Responsibility to Fulfill: *obedience, cook that 'last meal'*

God's Promise of Abundance: *continued her supply of flour and oil*

2 Kings 4:3-7

And Elisha said, "Borrow as many empty jars as you can from your friends and neighbors. Then go into your house with your sons and shut the door behind you. Pour olive oil from your flask into the jars, setting the jars aside as they are filled."

So she did as she was told. Her sons brought many jars to her, and she filled one after another. Soon every container was full to the brim! "Bring me another jar," she said to one of her sons. "There aren't any more!" he told her. And then the olive oil stopped flowing. When she told the man of God what had happened, he said to her, "Now sell the olive oil and pay your debts, and there will be enough money left over to support you and your sons." NLT

Her Responsibility to Fulfill: *obedience, collect the jars (provide the vessels for the overflowing), start pouring (pro-activeness)*

God's Promise of Abundance: *fill her jars with old (money / assets)*

Malachi 3:11

"And I will rebuke the devourer for your sakes, So that he will not destroy the fruit of your ground, Nor shall the vine fail to bear fruit for you in the field," Says the LORD of hosts; NKJV

Our Responsibility to Fulfill: *bring the whole tithe (all of it)*

God's Promise of Abundance: *protection of our finances, our assets*

Bring the whole tithe into the storehouse, that there may be food in my house.

Malachi 3:10 NIV

Luke 6:38

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 you use, it will be measured to you." NIV

Our Responsibility to Fulfill: *give (the measure of what we give determines.)*

God's Promise of Abundance: *it will be given to you (how much decided by..?)*

Proverbs 28:27

He who gives to the poor will lack nothing, but he who closes his eyes to them receives many curses.

Our Responsibility to Fulfill: *gives to the poor*

God's Promise of Abundance: *lack nothing*

Proverbs 22:29

Seest thou a man diligent in his business? he shall stand before kings;

Our Responsibility to Fulfill: *diligent in business*

God's Promise of Abundance: *a successful business*

Proverbs 10:4

Lazy hands make a man poor, but diligent hands bring wealth.

Our Responsibility to Fulfill: *not to be lazy*

God's Promise of Abundance: *the bringing of wealth*

Proverbs 13:4, 11

The sluggard craves and gets nothing, but the desires of the diligent are fully satisfied. Dishonest money dwindles away, but he who gathers money little by little makes it grow.

Our Responsibility to Fulfill: *work hard, and don't be dishonest*

God's Promise of Abundance: *fully satisfied, honest with money*

Deuteronomy 6:3

Do what you're told so that you'll have a good life, a life of abundance and bounty, just as God promised, in a land abounding in milk and honey. Message

Our Responsibility to Fulfill: *practice obedience*

God's Promise of Abundance: *a good life, filled with abundance*

Deuteronomy 28:11

The Lord will grant you abundant prosperity—in the fruit of your womb, the young of your livestock and the crops of your ground—in the land he swore to your forefathers to give you.

Deuteronomy 28:13-15

13 If you listen to these commands of the LORD your God and carefully obey them, the LORD will make you the head and not the tail, and you will always have the upper hand.

14 You must not turn away from any of the commands I am giving you today to follow after other gods and worship them.

15 "But if you refuse to listen to the LORD your God and do not obey all the commands and laws I am giving you today, all these curses will come and overwhelm you: NLT

Our Responsibility to Fulfill: *practice obedience*

God's Promise of Abundance: *abundant prosperity*

Proverbs 11:24-25

It is possible to give freely and become more wealthy, but those who are stingy will lose everything. The generous prosper and are satisfied; those who refresh others will themselves be refreshed. NLT

Our Responsibility to Fulfill: *give freely and be generous, refresh others*

God's Promise of Abundance: *become more wealthy, prosperous and refreshed*

Psalms 25:12-13

Who are those who fear the LORD? He will show them the path they should choose. They will live in prosperity, and their children will inherit the Promised Land. NLT

Our Responsibility to Fulfill: *fear the Lord*

God's Promise of Abundance: *prosperity*

Proverbs 21:5-6

Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.

Our Responsibility to Fulfill: *good planning and hard work*

God's Promise of Abundance: *prosperity*

And the reverse leads to poverty!

Proverbs 21:25

The desires of lazy people will be their ruin, for their hands refuse to work. NLT

The Negative

Our Mis-steps: *lazy*

The Consequence: *ruin*

Proverbs 22:4

True humility and fear of the LORD lead to riches, honor, and long life. NLT

Our Responsibility to Fulfill: *humility and fear of the Lord*

God's Promise of Abundance: *riches, long life and honor*

Proverbs 22:7

Just as the rich rule the poor, so the borrower is servant to the lender. NLT

The Negative

Our Mis-steps: *borrowing*

The Consequence: *servant to the lender*

Proverbs 22:9

Blessed are those who are generous, because they feed the poor. NLT

Our Responsibility to Fulfill: *generous, feed the poor*

God's Promise of Abundance: *blessing*

Proverbs 14:23

All hard work brings a profit, but mere talk leads only to poverty.

Our Responsibility to Fulfill: *work*

God's Promise of Abundance: *profit*

Proverbs 28:19

He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty.

Our Responsibility to Fulfill: *working hard*

God's Promise of Abundance: *abundance*

Luke 6:38

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 you use, it will be measured to you."

Our Responsibility to Fulfill: *give*

God's Promise of Abundance: *given to you*

Deuteronomy 29:9

Therefore keep the words of this covenant, and do them, that you may prosper in all that you do. NKJV

Our Responsibility to Fulfill: *keep the covenant*

God's Promise of Abundance: *prosper in all that you do*

Deuteronomy 30:5

Then the LORD your God will bring you to the land which your fathers possessed, and you shall possess it. He will prosper you and multiply you more than your fathers. NKJV

Deuteronomy 30:2

If at that time you return to the LORD your God, and you and your children begin wholeheartedly to obey all the commands I have given you today, NLT

Our Responsibility to Fulfill: *wholeheartedly obey all the commandment*

God's Promise of Abundance: *prosperity*

Joshua 1:7

Only be strong and very courageous, that you may observe to do according to all the law which Moses My servant commanded you; do not turn from it to the right hand or to the left, that you may prosper wherever you go. NKJV

Our Responsibility to Fulfill: stability

God's Promise of Abundance: prosperity wherever you go

1 Kings 2:3

And keep the charge of the LORD your God: to walk in His ways, to keep His statutes, His commandments, His judgments, and His testimonies, as it is written in the Law of Moses, that you may prosper in all that you do and wherever you turn; NKJV

Our Responsibility to Fulfill: walk in His ways

God's Promise of Abundance: prosper in all that you do

1 Chronicles 22:13

Then you will prosper, if you take care to fulfill the statutes and judgments with which the LORD charged Moses concerning Israel. Be strong and of good courage; do not fear nor be dismayed. NKJV

Our Responsibility to Fulfill: fulfill the statutes

God's Promise of Abundance: you will prosper

1 Chronicles 22:11

Now, my son, may the LORD be with you; and may you prosper, and build the house of the LORD your God, as He has said to you. NKJV

Our Responsibility to Fulfill: build the house of the Lord

God's Promise of Abundance: may you prosper

2 Chronicles 13:12

Now look, God Himself is with us as our head, and His priests with sounding trumpets to sound the alarm against you. O children of Israel, do not fight against the LORD God of your fathers, for you shall not prosper!" NKJV

Our Responsibility to Fulfill: do not fight against the Lord

God's Promise of Abundance: prosperity

2 Chronicles 24:20

Then the Spirit of God came upon Zechariah the son of Jehoiada the priest, who stood above the people, and said to them, "Thus says God: 'Why do you transgress the commandments of the LORD, so that you cannot prosper? Because you have forsaken the LORD, He also has forsaken you.'" NKJV

Our Responsibility to Fulfill: do not transgress the commandments

God's Promise of Abundance: prosper

Psalms 1:3

He shall be like a tree planted by the rivers of water, that brings forth its fruit in its season, whose leaf also shall not wither; and whatever he does shall prosper. NKJV

Psalms 1:2

But they delight in doing everything the LORD wants; day and night they think about his law. NLT

Our Responsibility to Fulfill: *do everything the Lord wants*

God's Promise of Abundance: *prosperity*

Proverbs 28:13

He who covers his sins will not prosper, but whoever confesses and forsakes them will have mercy. NKJV

Our Responsibility to Fulfill: *confess our sins*

God's Promise of Abundance: *prosperity*

Proverbs 3:10

Then your barns will be filled to overflowing, and your vats will brim over with new wine.

Proverbs 3:9

Honor the LORD with your wealth and with the best part of everything your land produces. NLT

Our Responsibility to Fulfill: *honor the Lord with the best part*

God's Promise of Abundance: *overflowing barns*

Job 36:11-12

If they obey and serve Him, They shall spend their days in prosperity, And their years in pleasures. But if they do not obey, They shall perish by the sword, And they shall die without knowledge. NIV

Our Responsibility to Fulfill: *obey and serve Him*

God's Promise of Abundance: *shall spend their days in prosperity*

Psalms 68:6

God sets the solitary in families; He brings out those who are bound into prosperity; But the rebellious dwell in a dry land. NIV

Our Responsibility to Fulfill: *don't be rebellious*

God's Promise of Abundance: *freedom and prosperity*

Genesis 26:13

The man began to prosper, and continued prospering until he became very prosperous; NKJV

Genesis 26:3

Do as I say, and stay here in this land. If you do, I will be with you and bless you. I will give all this land to you and your descendants, NLT

Our Responsibility to Fulfill: *do as God says*

God's Promise of Abundance: *friendship and blessing and land*

Joshua 1:8

This Book of the Law shall not depart from your mouth, but you shall meditate in it day and night, that you may observe to do according to all that is written in it. For then you will make your way prosperous, and then you will have good success. NKJV

Our Responsibility to Fulfill: *meditate on the Word of God*

God's Promise of Abundance: *prosperity and good success*