

Gods Money How The Bibles Teachings Lead to Financial Well-Being

Introduction, what this book is and what to expect

This is a book not about how to use God to get rich, but about the purpose God has for providing you with the money that he has. Godly principles will lead to financial well being, so this is written to help you get to the point of financial well being, but also to understand the purpose of the trials and triumphs you have had in the past, as well as the ones that are coming in the future. This my story about how I went from struggling financially to feeling blessed. The single greatest thing a person can do to find that same feeling of being blessed that I have found, is to give to God what God asks, and this is something the individual person has significant control over. If I were to use a Bible passage, Colossians 1:9-12 seems appropriate for me to use. "... we pray that you will know what he (God) wants... and have great wisdom and understanding in spiritual things, so that you will live the kind of life that pleases the Lord in every way" and the book of Deuteronomy is full of instructions that God gave about how to do just that. Those instructions came with conditions, those conditions either resulted in blessings for obedience, or curses for disobedience. Some people point out that we are not under the law of this book, and I don't feel that the law of the book is as important as the fact that we can be under blessings and we can be under curses, and if you are struggling in your finances, I want to help you to be blessed rather than cursed. The New Testament says about the Old Testament that "all scripture is God breathed, and useful for teaching and correcting"(2 Timothy 3:16-17). The Bible also says God doesn't change(Malachi 3:6 and James 1:17), so what changed from the Old Testament to the New Testament is how man relates to God, not God himself or his standards, therefore, if one behavior led to Gods blessing, it can do so for you, and if another behavior led

to Gods curse, it may have that same effect on you.

Jesus said he came to give us a life filled with abundance(John 10:10), so this is something that God wants, but in order for God to get what he wants, we need “great wisdom and understanding in spiritual things.(Eph 1:15-23 and Colossians 1:9-10)” First, I will point out that God doesn’t always get what he wants. Just because it is his will, doesn’t mean it will happen, this is evident in the Bible, and here are two verses in the New Testament that make this point, 1 Timothy 2:4 says “it is his (Gods) will that all should be saved” but we know this doesn’t happen, and 1 Thessalonians 4:3 tells us it is Gods will for people to “abstain from sexual immorality” but again, we know that people, Christians included in that group, fall into this sin. There are other verses, but those two alone make the point I want to focus on, Gods will doesn’t automatically occur, we have to work to bring about His will. The Bible says “how can you be trusted with what is Holy if you can’t be trusted with what is earthly.(Luke 16:10-14)” This verse is a link between the use and proper priority of our finances and showing God the proof that we can handle the spiritual. To handle money properly, wisdom and understanding are a key. If we have wisdom and understanding we will produce fruit(Colossians 1:10) which is going to impact people around you in their relationship with God, and it will make your finances multiply as well.

If we have the right state of mind about our financial responsibilities, then when financial troubles come, we will patiently endure(Colossians 1:11). Not only that but verse 12 will be shown by how we financially give back to God, our thanks for the money he provides us with will be something we give back in our tithe due to the attitude of gratefulness we have. That attitude has been a challenge for me to find, a challenge to stay in, and a challenge for me to embrace at different times, and I think there are people who would benefit from reading about

my struggles and how I overcame them and what I learned while doing so.

The Purpose of this Writing

The main goal I have in writing this book is to help other people view the money they have through a Godly lens, which because of the wide variety of people and problems in the world, requires several different approaches to the subject of financial responsibility and blessing. One of the reasons the Bible tells us that Christian fellowship builds our relationship with God (this is a pretty liberal translation of Eph:5:19 about being filled with the Holy Spirit and the words “speak to each other”) is that hearing other people share what God has done tends to build the hearers faith and prepare them mentally for the same blessings that other people receive. So while we may never meet in person, this is my attempt at doing that very thing, Christian fellowship with written words instead of spoken words.

The goal is to have people cheerfully and wisely giving, and as God is honored by this, he will bless the person giving, showing the effectiveness of acts of obedience and faith when it comes to receiving what God has to offer.

There are people out there who “can’t afford to give ten percent of their income to God.” I believe this to a relatively small percentage of people, most people have enough, they just don’t know it. If you believe you don’t have enough, then there are one of two reasons, one is that your income is insufficient, the other is that you spend too much. If you don’t have enough, then you are probably under a curse, but I will talk about that more later. This section is about the reason I wrote this, and I have been under curses, and there is a way to pass from curse to blessing, so this is telling you that this is a very real thing today, and being blessed is certainly

preferred to cursed, and being cursed is certainly a detriment to your financial well being.

Why would someone title a book “Gods Money” when God has no use for money? I believe that the money we all have belongs to God(Haggia 2:8 is translated by many Biblical experts to mean all the money in the world is actually Gods) and he entrusts different people with different amounts at different times. This is because God uses money to evaluate his children, and if you truly live a life that glorifies God, how you use and handle money, and your attitude towards money, will reflect your relationship with God. A pastor I knew once said “I could tell how good your relationship is with God if could look at your checkbook” and his point was, that where you spend your money is a tell tale sign of how good your relationship with God was at that time.

One of the things I will start off saying is that I was not raised with a great Biblical view towards money, instead it was a rather religious view, with religion being a tool the devil uses to prevent a real relationship with God. You can get a bunch of knowledge and live according to certain standards, but if what you are living doesn't change you on the inside for the right reasons, you are pretty much what the Bible referred to a “Pharisee”. I had to overcome a lot of the teachings I was raised to have in order to truly discover Gods will for the money he entrusts to me.

I believe to be effective in my effort at sharing what I have learned about how I have grown, I will have to share a lot of personal testimony and combine that with scriptures to show why I believe what I do. This approach means that not everyone will be able to identify with me, or even agree with how I interpret certain scriptures, but that is not for me to worry about. The Holy Spirit moves in ways I don't know or understand, and what people take away from this is between themselves and God, it is just my responsibility to be obedient and share what I

feel God wants me to share.

Most people who read about money and God are probably facing some kind of financial struggle, and if that is your situation, you may be trying to gain some information and insight that will help you get out of the tough time you are in. Hopefully you are also willing to implement some kind of plan to help prevent future tough times as well, and what I can tell you is that the tough times will come and go which is Biblical(Ecc 3:1-8), but how often they come and how long they last will depend on things I can't begin to deal with for you, but with a good plan, you can reduce the severity of what you go through, and hopefully your faith in God as provider will reduce the stress involved with the trials you face, and by living according to what the Bible says, will also reduce the amount of times you go through those struggles.

Another group of people who may be reading this are people who are doing fine financially, but may be seeking to better understand how to handle what they have in a Godly way, and this book is attempting to teach others, through my testimony, what the Bible says, and how I applied it, about the role money has in our lives as Christians.

Jesus talked about money more than he talked about heaven and hell combined, so it is important. The ultimate goal of money is to glorify God with it, and to do that, we use the abundance he provides to us to do his work. Receiving that abundance depends on our faith and obedience, so hopefully what I have written will build your faith and show you the value of obedience. This will hopefully lead you to see the abundance already provided, or enable you to receive the abundance God would like you to have if you currently are not receiving it.

The approach I take to this subject has a Biblical basis, which is that we “overcome Satan by the blood of the Lamb, and word of our testimony” so the first part of this writing is centered around my life, this is what I experienced, and maybe what I experienced isn't what

those around me intended, but all of our lives reflect that statement to a significant degree. As far as the applying “The blood of the Lamb” I have done a lot of research on the subject of spiritual warfare, and it is a part of everyone’s life, especially if you are a Christian, and the blood Jesus shed gave us authority to deal with things in a way that was unavailable to people before he died. If Jesus is our Lord, he did things for us that many of us will never take advantage of, such as becoming a curse for us,(cursed is anyone who hangs on a tree, Gal 3:13) it is something he did that most people don’t know how to utilize to their advantage, so making people aware of what they are facing in the spiritual world is also a big part of why I approached this topic as I did, how the blood of the Lamb impacted my testimony is why I have shared this as I have.

My Testimony

To start my testimony means going back as far as I can remember, which means memories that take place before my parents became Christian, so I was around seven years old. At that time of my life and before, to the best recollection of a seven years olds perception, it seemed like my mom was our main means of financial support, working in a nearby factory, mainly because my dad was self employed doing construction work, but also quite an alcoholic. He had a reputation for doing high quality work, but he also had a reputation for not showing up regularly enough to finish some of the jobs he contracted because when he got some money in his pocket, the appeal of the local bar brought him in and kept him there. It seems like in my mind, the progress of alcoholism was evident in the years I can remember, because he wasn’t

always like that, but as he got worse my mom threatened him with divorce. She was basing her decision on the fact that he didn't come home with any money after being in the bar, so his lack of contribution and taking no responsibility took her to the limit of what she would tolerate. He did talk her into going to church rather than get divorced, and she agreed that if church didn't fix the problem, he would agree to give her the divorce.

The church they chose was based on proximity, since we lived in the country there weren't many around to choose from, and we ended up in the church that was the fewest miles from our house. When we walked in, one of the men saw my dad and said "Hello Paul." This guy was one of my uncles favorite drinking pals. Another guy walked up to my dad and said "I wondered when you were going to show up here." He was the brother of my dads favorite drinking partner. It turned out that every adult man in that church at one time had a drinking problem, and that denomination, and that church in particular, was quite conservative, so any drinking of any kind of alcohol was frowned upon by the leadership and the members.

I believe God did actually guide my parents to a church that was going to be what they needed. If we had went to a different church that had a more relaxed view towards alcohol, my dad may never have quit drinking and may not have ever gotten straightened out.

What does this have to do with handling money? Isaiah 5:22 says "woe to those who are champions at drinking of wine..." I used to read this and interpret it to mean that God would curse those who idolize alcohol so that they would be full of sadness. Most of the time, the drinking I saw resulted in one of three states of mind, aggression, happiness, or sadness while they were drunk, but the sadness was almost always seen the next day, regardless of whatever state of mind they had the night before. Now, I sincerely believe that this verse is an observation, not a curse. I don't think God directly needs to curse or punish people for drinking

into a state of sadness, I think it is automatic. This sadness is a result of spending your resources (back when this verse was written, you probably grew what you needed to make wine or beer, then had to make it, or you had to trade for it, or, like today for most people, buy it) acquiring something that is going to be gone in a short amount of time for a poor reason. This, in itself, to do so on a rare occasion, wouldn't probably be much of a problem, but to become a champion of it means you have to consume so much that your personal tolerance exceeds that of the people around you. Here is where I point out that if you are making decisions to utilize your resources this way, your foolishness is going to lead to sadness, but Satan is probably also helping push you into making those decisions, and if one of the Holy Spirits fruits is joy, one of Satan's unholy fruits is going to be sadness, so sadness is going to be an automatic result of alcoholism, which in my mind, my dad proved the accuracy of this verse. My dad had an ego like most of the men around him, and when something could be turned into a competition, he fell into it hook, line, and sinker, and sadness was a significant result on many occasions for him.

This church my parents started going to had a lot of teachings that I don't agree with today, and the best thing I ever did for my relationship with God was to say "I'm going to believe the Bible, not what other people tell me to believe." Granted, I will say much of my thinking was that of a child or teenager, so what some people intended to teach may not have had the impact they intended, but it did form my opinions about a lot of things for a long time to come.

One of the more unfortunate beliefs I came away from that church with was an opinion about money and tithing. Once we started going to that church and I grew into understanding about certain things, my ideas about money began to be formed. My dad had gotten a job working for a company where he had to show up everyday sober, which, now that he had gotten

saved, was not a problem for him, but my mom had stopped working as well, so now we were depending on his income instead of hers.

The formation of my ideas about money and finances and tithing came from what I saw and heard from my dad, but the church itself, I believe, was under a curse as well, because so many people in that church had much of the same ideas as my dad. What my dad said, without really saying so, was that he was the perfect measuring stick for financial responsibility. If someone made more money than he did, he either implied or outright said that person was greedy and God would eventually punish that person for idolizing money. If you didn't make as much as my dad, then you lacked the wisdom or weren't responsible enough with your finances for God to give you more. Not everyone that my dad called greedy was punished by God the way he said, because, like the Bible says "like a bird without a perch, a curse without cause cannot land." These people were either blessed by God beyond what my dad experienced, or they were more mature than my dad, which means they don't necessarily deserve a curse, so my dad's words had no effect on them, but he was, essentially, speaking a curse over them, which was wrong. I was able to see the flaw in what my dad said and believed, and I never really thought of my dad as perfect, I knew he was flawed, and he admitted he was flawed, he just didn't see his own flaw in this situation, even if the young me did see it.

As I have grown in faith, I've learned to put aside many of the teachings of that church, and I believe I'm much better off for it. Since this writing is about money, then that is what I am going to focus on, and I don't want to be viewed as overly negative and critical of that church, but I need to be honest about what I experienced and learned in that church. I also am not afraid to point out that my perception may have been skewed by my age. I knew a guy who spent his life as a martial arts instructor, and he was really into the idea that his students shouldn't all do

things exactly the same way, and this was based on their body type and personal skill set. He wanted it understood that he viewed himself as the artist, but he was painting on a different canvas with all of them, and the canvas that I was when attending that church was a young child up to my early twenties, so what I absorbed may have been different from others around me.

My earliest memory about my own tithing was on one occasion, I had my own money, probably five dollars that I may have gotten for my birthday or something, and when the offering plate came by, I put a dollar in it. The feeling I got inside was powerful enough that I can remember it today, I knew I had pleased God.

Unfortunately, this didn't last very long, because my family saw me do this, and immediate family is one of Satan's favorite tools to use against people, especially children. My mom saw me do this, and she decided that since I put a dollar into the offering, she wanted to give me two dollars. I remember (a lot of my memories when I write are the result of the Holy Spirit reminding me of things that happened in the past, he is referred to as the Spirit of remembrance Matt 26:13) very clearly her looking in her purse and telling me that since I gave to God, he was going to give back to me twice as much. My dad had tried to stop her from doing this, which was an act of discernment on his part, but my mom was someone who was going to get her way, pretty much no matter what my dad said, and she didn't win using logic, but volume.

Jesus talks about the sower and the seed,(Matt 13:1-23) and the seed that was planted in me with the joy and love from God for such a small gesture of one dollar in the offering plate was totally destroyed by watching and listening to my parents argue. I remember my mom yelling at my dad that she "wanted to do something nice for me, and he wasn't going to stop her." My dad let my mom win a few too many arguments simply because he didn't want to

fight in front of us kids.

My first act of tithing caused a big fight, my mom did something she shouldn't have, and handled the whole situation beyond that point poorly, and Satan's influence had more impact on me than Gods. The next time I tithed, it wasn't to please God, it was to try to double my money from my mom, and it didn't work. I also had an older brother who inserted his opinion into everything I did. So every time I did put money into the offering plate, he accused me of being stupid, or saying I was only doing it to get more money from my mom, or that I was only doing it to get attention. So Satan had a two pronged attack going against me, my mom and brother. When you are young and you have all this happening, it turns you off from trying to tithe in the future, at least it had that effect on me. This is where my dad probably should have intervened on my behalf and dealt with my brother, but he didn't. My brothers influence should have been put to a stop, but my dad let it go because he didn't know how to effectively shut my brother up, because he would just take the punishment when it came, and do whatever got him in trouble again if he enjoyed being a jerk enough. Lets be honest, not all sibling relationships are great.

I talk about family dynamics because our attitudes about doing things and therefore, our abilities to do things, are a result of our past experiences, both good and bad. When our attitude changes for the worse, it is probably because something had a negative impact on us, if it changes for the better, something had a positive impact. If God touches us in some way, and we see that positive result, our attitude improves, our faith grows, and our ability in that area improves. Family, especially in our younger years, has one of the most powerful impacts on us, for both good and bad.

The next most influential people in our lives beyond family when we are young would be that of teachers. Because they are an authority figure that is typically older than us, we trust

teachers more than peers and friends, and I am going to include Sunday School teachers, youth group leaders, and pastors in this group. My school teachers didn't talk about tithing because I went to a public school, but I had plenty of teachers outside of school, all of which were in the church. We went to Sunday School before church, then either sat in children's church or the adult service, and we went to youth group on Wednesday nights.

The ongoing theme seemed to be that the teacher would make you feel guilty if you didn't put something in the offering(I remember one woman in particular who would watch the kids as the offering plate went in front of them, and she had two expressions, one was a smile for the kids that put money in, the other was a disapproving scowl to those who didn't), and this was often accompanied by peer pressure, or your young friends out right criticizing that you forgot to get money from your parents for the offering. What this tended to do was turn you into a beggar, because your only source of income was your parents, and the problem I have with this is that if you really don't have an income, how is the money you put in the offering a part of what was yours? The practical interpretation that I can put into words is that your parents give you something for doing nothing so that people don't have an opportunity to make you feel guilty for not putting anything in the offering, and so your friends can't look down on you. The standard at the time was a quarter, so it was not that big of a deal, but if you forgot to ask your parents, or they didn't have any change, you really did feel embarrassed about not having anything to put in when the people on both sides of you did. The verse comes to mind that anyone who gives should do so "not out of compulsion,"(2 Cor 9:7) and this also was detrimental to the idea of being a cheerful giver, as well as the fact that you were not giving out what was yours. As a child, when this was what I was experiencing, there was no real sacrifice, but what was done was done to maintain the approval of the people around me.

A more significant teaching that really stands out to me is the teaching that if you don't give to God, he will take it from you, and he will do it at the worst possible time! So I went from being taught that you're a bad Christian if you don't give to being threatened by God. To an extent, I was taught that God was an extortionist!

I can tell story after story about how God financially punished people for not tithing while I went to this particular church, and one was from my youth group leader. He built his own house, and I heard my dad comment how God was going to punish this guy for not tithing (my dad was one of the people who would count the money from the offering on Sunday mornings, so he thought of himself as the tithing police.) When the construction project began, this guy missed church quite a bit, and had been one who was in church every week, but since it was a fairly small church, the weekly income for the church dropped the same time the construction began. I mentioned earlier about cursing people, and this one came true. The story is that he was putting some pvc pipe together in his bathroom for the plumbing, and he heard a cracking sound. He got upset, and he checked everything over very thoroughly, but he couldn't find anything wrong, so he finished the project. Later that night, his wife came home and suggested they take a weekend away from the project, and he agreed.

When they got home from the little vacation, as soon as he walked in the door, he heard water hissing and ran into the room that he had been working in when he had heard the cracking sound, and water was squirting out. The basement was flooded and a bunch of drywall around that spot had been ruined.

When he fixed everything, he totaled up the cost of everything, then figured out how much he was supposed to tithe, and the total of damage was incredibly close to how much he should have put in the offering. While he was shaking his head in amazement, he realized that

he hadn't figured in the cost of little piece that cracked, and when that was added in, he was amazed at the fact that the two numbers matched perfectly. This is his story, I didn't stand over his shoulder and check his calculations, but he got up in front of the church the week after this happened and shared his story and he told the church how he intended on giving double to God after he got his house done. He had recorded how much he needed to give until he made up for what he spent on the house while it was under construction. That story, and others of similar theme, were shared throughout that church for a long time, and he said exactly what other people before him and after him have said, and even if it is true, it is not good for some peoples relationship with God, but the message was truly "If you don't give to God, he will take it from you, and he will do so when you are least prepared for it."

This is where I'm going to say, where your faith is, is what you will experience. All of the people in the church who paid attention to such things believed something was going to happen to him, God would punish him for withholding his tithe, they all spoke that it was going to happen, this guy used to say the same thing about other people, and that is exactly what took place! He used to speak the same curse over other people, and he acted in such a way that the curse could now be applied to him. The Bible says "like a bird without a perch, a curse cannot land", (Prov 26:2) by not tithing, and by nature of the very words he used to speak, he gave room in his life for the curse to happen to him, and it did. Be careful what you speak, it can certainly have an effect over your life! Where you put your faith will also help bring about the result you believe in. Years later, I shared this story with a group of men, and one of the guys felt compelled to share how he had the opposite happen, he paid some bills or something that left him short of being able to tithe that week, so he set in his heart to give double the next week, and that is what he did, nothing bad happened to him at all. There were two differences, one, he

hadn't lived with this same curse that was a part of the church I was raised in, but he also had faith God would honor what he gave, and he cheerfully gave double the next week, and even though he knew he was short on cash, he said he really didn't feel the effect that week at all. I had to be honest with him, at the time, I probably would have focused on the amount I was giving, rather than focusing on what I didn't give the week before. His relationship with God didn't have the same legalistic background that I had, so he had a freedom to do this and be blessed by it in a way that I didn't have. His testimony was different than mine, and it has stuck with me.

What is proper faith when it comes to tithing? Malachi 3:10 says God will pour out a blessing on us, and if you read much of the Old Testament, a theme should be evident, disobedience brings curses and troubles, obedience brings blessings and it builds our faith.

The teachings of the church I was raised in impacted me in ways that I had a lot I needed to overcome when it came to tithing. Years later I was sharing with a group what I was taught growing up and one guy said "There's no life there." and he hit the nail on the head. The Bible says a single grain need to land on the ground and die to produce more fruit, but you can also plant a seed that has already turned rotten, and it won't grow, so because of that poor attitude, I struggled to have proper faith.

I had been raised to believe that God doesn't want you to be wealthy, but to content with what you have, and I can't say for sure if that was the teaching of a small country church, or the teaching of my dad that led me to that conclusion. I mentioned the planting of the rotten seed because I think that was the appropriate mentality of what I saw and what was in me. Even though the verse in Malachi does say God will open the flood gates of blessing over us if we tithe, I had been taught that to ask God to bless what you gave was an indication that you were

greedy or overly ambitious, and God wouldn't honor that state of mind. You were expected to give ten percent cheerfully and live off the ninety percent remaining, and while that is an acceptable attitude to some extent, it limits you and your faith, and your growth in your relationship with God. I think the goal people had with that line of thinking was to learn to live on ninety percent because that was a sacrifice you were willing to make out of love for God, and that was what you became capable of doing because of God's help as a result of your obedience. The mentality was that in life, 100% without God's help was far more difficult than life with 90% accompanied by God.

There are a lot of scriptures that indicate that mentality is wrong, Job was wealthy, but righteous. Proverbs 13:22 says "a righteous man leaves an inheritance not only to his children, but his grandchildren", which I believe is an indication that the amount you should have stored up is going to be sizable enough to make a significant, positive impact on both groups of people, your children, and their children. The book of Revelations says in chapter 5 verse 12 "Worthy is the Lamb, to receive glory, and riches," if Jesus is worthy of receiving riches, and we are to strive to become more Christlike (1st Cor 11:1), then we need to strive to be worthy of riches as well.

Don't get me wrong, I'm not saying God's goal is to make every believer rich, or that you will only be rich if you are a believer, God says in Romans 9 that he will have mercy on whom he chooses and compassion on whom he chooses, so in his sovereignty he can bless anyone he wants with riches. The Bible says all people have some sort of gift from God 1 Peter 4:10, and the Bible doesn't say you have to confess Jesus as savior to have one of these gifts. Don't expect to be financially blessed by God just because you do believe, but don't think that people who don't believe won't be blessed. A Christian shouldn't expect God's financial blessing to be

automatic, but they certainly shouldn't reject it when it is put in front of them.

The sad thing about the church I grew up in, is that when I was a little older, I heard a friend who had become the church treasurer talking about the finances of that church. He said that if everybody of working age in that church made \$20K per year, and they tithed accordingly, that church's annual budget would have been about 4 times of what it was. That 20K estimate, is also quite low, but I realize that the church was existing in the realm of curse rather than blessing. The teachings were not in line with Jesus trying to give life abundantly. I would, in fact, describe the teachings of this church as being legalistic, and therefore, not relying on relationship with God at all. The verse that comes to mind is in 2 Cor "where the Spirit of the Lord is, there is freedom" but this church fell into much the same mistake as the Galatian church. Paul said to them "why did you think you could become more righteous through your own efforts?" Looking back, I can see how appropriate this question fits the church I was raised in. I am well aware of the fact that every denomination has its own strengths and weaknesses, so I don't want to generalize against any church, but this is what my perception was at the time, and it made a lasting impression that I had to overcome.

After moving out of my parents house, God showed me what the root of many of my problems was, but I did struggle with finding a church that I wanted to be involved with. I had gotten involved with a Christian fellowship at a nearby college, and I tithed there, but still couldn't find a realm of blessing in tithing or giving with joy.

I was very faithful in attendance to this fellowship, and I did give to God financially through it, but it really was from a sense of obligation. I had would say that the mentality I had towards tithing would be comparable to simply paying your God insurance. If you give that ten percent, God won't strike you with disaster, and that was pretty much what I was doing.

Eventually, I began to view my gift more along the line of trying to financially support a cause I was benefitting from, almost like giving a donation to a local radio or public television station to keep them on the air, but it wasn't a joyful gift, it was to make sure I could keep enjoying being there and making the friends that I was enjoying hanging out with.

While I was involved with this fellowship organization, one of my friends told me about an organization that he supported and was thinking about possibly trying to work for. It was a home for runaways, and when I learned more about it, I chose to start supporting it financially, and it was one of the first times I really felt good about giving money to a cause in such a way that I felt I was honoring God. I had found joy in tithing in a way that was relatively foreign to me, and for the first time I could remember, I actually felt blessed.

There is a saying and song that is familiar to a lot of us, which has the words "Oh be careful little ears what you hear" and I should have taken this advice, because I mentioned to my family about this organization and my support of it, and immediately my dad went on the attack. He began to tell me all about how so many organizations give a very small percentage of the money they bring to the actual people who need it. He knew nothing about the organization, he had never even heard of it, but this is one of those situations that family can have a powerful impact on your relationship with God. The Bible says "Do not quench the Spirit's fire" (1 Thess 5:19) and this is exactly what he did, so my mother was not the only one to cause issues for me when it comes to giving to God. This is why you have to be careful what you listen to, I will say I was a little offended by my dad's words, but didn't let those words bother me. I knew they had more of the devil's influence behind them than God's! I can't be too hard on my dad, I know he doesn't have the same faith that I do, or the same knowledge in some areas that I do, and, what's more is, I have done the same thing to other people without meaning too.

God showed me eventually that the joy we get from helping others is a reward we receive in the moment, which is just one motivation to continue to do so, but that if we give with the right motives, then there is also an eternal reward. When I was involved with this Christian fellowship, we went on a weekend mission trip, and one of the things we did was went out into the city streets of Chicago, I remember it being “the Wacker” area, and gave meals to the homeless people who were there. One person talked about how special she felt and how good it felt to give that meal to someone in need, and when she talked about it, I felt “obligated” to “correct” her and point out that how she felt wasn’t as important as the fact that someone’s needs were met. When I did this, some people nodded in agreement with me, other people were upset with me, and other people didn’t have a clue about what just happened at all. I had attempted to quench the Holy Spirits move in her because I didn’t understand her. Twenty plus years later, God gave me an insight into this occasion, and I feel that one of my stronger spiritual gifts is that of teaching, so I tried to use my gift and “teach” her what her priorities should be. God pointed out to me that her gift was mercy, and that there was nothing wrong with her feeling good about using the gift God gave her, her gift manifested in a way that I wasn’t very familiar with, so I missed out on the value of it. Romans 12:8 says if our gift is to give, we should do so generously, and the joy we get from doing so is a fruit of the Holy Spirit(Galatians 5:22).

Inset Story

A while back, I got a new neighbor. Since I live in the country and the houses around are spread out this can be big news in a small, rural community like mine. The people that used to live there are people that I have bought hay from for our animals for years, but the wife inherited

property with a bigger, nicer house that was just a few miles away, so they moved.

The place they left was small for a family of 5 with three teenagers, but it didn't stay empty for long. The sister of the woman moved in shortly after they moved out of it.

The woman who moved in served in the military, where she married a fellow service member. Unfortunately, he was killed serving our country, leaving her with a small child to care for.

The Bible says "True religion is this, take care of widows and orphans in their distress" and having heard her story from her sister, I wanted to be helpful if she needed it. One problem I foresaw was that since she is quite attractive, I thought that if I got too involved with helping her, it would cause rumors to spread that wouldn't have any legitimacy, but could still do damage. For this reason, I didn't really spend a lot of time talking to her when I would see her, so I didn't know if she really needed help at all.

Around Christmas time, I decided to do something nice for her, which was to drop a card off, unsigned, but with some cash in it so she could make sure she got her child something, or meet whatever needs she may have had at the time. The problem was, it was Christmas, so I didn't really have a lot of extra cash, having the responsibility of buying for my own kids too.

The solution I came up with was that rather than give all my tithe to the church, I would use some of that gift to God to put into her hands. I was getting no credit for it, I didn't want her to know who it was from, it was from God, as far as I was concerned.

I drove to her house and her vehicle wasn't in the driveway, so I put the card on her door and left. Her brother-in-law's truck was up the road at the barn getting some work done on his farm, so if he saw me, and she asked if he knew who did it, he would know. I also know him well enough that he would tell her that if it wasn't signed, then she shouldn't try to figure out

who put it there, he would recognize the writing that said “Merry Christmas”, but wouldn’t tell her who it was from.

I received absolutely no blessing whatsoever from giving that gift to her. I didn’t give with the idea of receiving anything, but usually when I would do something for God, I saw a positive result. I wasn’t there to see how she reacted, I don’t know her very well, maybe she spent it all on lottery tickets, if she did, I don’t think she won much, or maybe she paid the electric bill, I don’t know how the money was used. I do know that nothing special came from God to me in regards to being kind to new neighbor who was a stranger that I knew a little about, who probably qualified for some extra help according to Gods word. I don’t know how much help her family in the area was helping her, of if she was she really in distress? But I asked God about not seeing this gift be blessed and the answer I received was a pretty good lesson, one worth sharing.

God reminded me what King David said about “not giving a sacrifice that cost nothing.” (2 Sam 24:24) The motive was that a gift that didn’t have some degree of sacrifice was a gift that was pointless. He could give a life changing amount to a person, but if it didn’t dent his “bank account” enough to feel it, then it wasn’t as honoring to God as it should be, there are times that a gift needs to be given with a sense of personal sacrifice in what you give to honor God. I realized that God gave me the desire to help, and I didn’t want credit for helping, it was something that was between myself and God, but God didn’t provide me with extra cash to enable my generosity, God wondered if I would make a sacrifice. I failed that test. Therefore, I will never know the blessing God had in store for my obedience and kindness, I nullified that blessing by my lack of faith. I believe this could have done a lot for my relationship with God, but my heart and faith were off just enough on a very important matter for me to only come

away with a lesson, which can be very useful, but sometimes settling for a “consolation prize” isn’t quite the same as receiving what you could have.

I will say that Jesus also warned us with the scenario he witnessed of the Pharisees and the poor widow that the only reward we will receive is the admiration of other people if we give with the wrong motive. This is the temporary reward that comes with giving with the motive of impressing other people, and God’s blessing does not follow, so make sure you are careful how you view other people’s giving, as well as yours, and use this story to check yourself as far as why you give.

The sad part of the story about the charity I was giving to did lose its joy. They began to send with the thank you letters requests to become a monthly sponsor, to commit to a set amount every month. The letter stated that it would help them plan their monthly budget more effectively, but I resisted at first. Within a couple of months I gave in, which proved to be a mistake.

As soon as I agreed to a set amount every month, it was an obligation, it was now a bill to be paid, and not a gift of love. The joy of giving that gift was gone, and I no longer felt like I was blessed by giving, the status of “cheerful giver” had been altered by obligation.

I do believe that I can tell when I am in the realm of God’s blessing, and I would describe this as a scale with a big grey area in-between the extremes. On the good end is being blessed, in the middle is normal, and on the bad end is under curse. The main goal I have for writing this is help Christian brothers and sisters move into the realm of blessing, or move further into blessing and further away from normal but absolutely to move out of cursed. I have lived under

curses over my life a lot, and breaking those curses can move you to the realm of normal, but moving into blessing has been a key to my growth as a Christian. I respect John Beveré's teachings, and while I don't agree with everything he says, I agree with a lot, and his ministry has been an encouragement to me, but one story he told was how a church in another part of the world had been showing significant growth, so he asked what their method of success was. The answer he received was that they were teaching the eternal perspective. This was two fold, the eternal punishment for disobeying God, and the eternal reward for obeying God, and their church had grown very rapidly. I don't personally lose focus of this, but in the society I live in today, in order to show people the practical value of obeying God, they need to see how obedience to him has a positive impact on your life today. This is what will hopefully draw people to God initially, but once they make a real, emotional connection with God, I would hope they start pursuing the eternal and I don't want to lose focus on this. The fact is that there is a significant positive impact on your life if you break any curses, and actively seek Gods blessings. I honestly believe that God uses money as a tool, and if the world can't see God's blessing over your life, then the evangelism ministry God wants you to have will be crippled. I believe God knows what is best for your spiritual well-being, and I know that some people are spiritually better off having less money in this life than other people, but the blessing of God will probably be evident in the life of people who truly serve him. Maybe their house won't be as big as other peoples, or in as good of a neighborhood, but God's blessing should be evident to those around you in some way.

To see Gods blessing means that we should also deal with curses. Breaking curses is something that people in America don't put much stock into, but I will go into that more later, for now, I want to focus back on my journey.

It was during my involvement with this Christian fellowship that I met my wife and got

married. I make no pretenses about being perfect, and if you have read this far, you can see my failures at identifying some of Satan's attacks on my life, and I have never outgrown this completely, I don't think anyone does. If anyone tries to tell you they have, look at their life and judge for yourself, you'll probably find they are wrong about this in some respect. No one is perfect, but with that relationship with God, we tend to fall for the enemies tricks less often than without it.

I often struggle with finding the line between gossip and testimony, as well as finding the difference between telling the truth and complaining, and I believe the answer lies in motive, why are you saying what you are? I have to tell the reality of my life and experiences, and like everyone else, my life involves other people and their influence and impact on my life. My wife and I fell into the sin of pre-marital sex, and God convicted me on this matter, but it was a struggle that lead to her getting pregnant, which resulted in our getting married. But I let Satan use the offense of this sin to drive a wedge between myself and God, and I really didn't pursue a relationship with God for about five years. God didn't really lose his influence over me, but I didn't do much to give God more influence than the little bit that he had.

At this time in my life Gods guidance was not very significant, and I had taken a couple jobs that I didn't even pray about, and they didn't work out very well, so one night, when I was getting a bit desperate, I asked God, as I went to bed "What do you want me to do?"

The answer came clear as a bell "Go back to college and become a counselor."

Like I said, my relationship was not that great, and my answer was "I will Lord, but for now, I have to provide for my family." And I believe I offended God. A pastor once said to the church I was in "Delayed obedience is still disobedience." My relationship with God was not good enough for me to take this step of faith, but I eventually did go back to college, without

Gods blessing over my life for the whole time period from when I heard this until much later.

When I did go back to college, I had a God encounter that moved me in the right direction, and I am thankful that God reached out to me when I wasn't reaching out to him.

In my last semester of college, I woke up earlier than normal one day, and since my wife left for work before I had to go to class, I was normally still in bed when she left, but on this particular morning, God woke me up. I knew something was going to happen, so I went out to the living room and she said "what are you doing up?"

I said "I don't know, something is going on, and I don't know what, but I need to read my Bible."

"Okay...." she said, a bit puzzled at how unusual I was acting, but she walked out the door to get to work. I sat down and opened my Bible and I turned right to the verses that inspired the book "the Prayer of Jabez"(I Chron 4:10) I had read that book less than a year before, it was almost like a cultural event that swept our country for short time. Because I had read it and was familiar with what the book said, I thought God had someone in mind for me to witness to. I believe very firmly in the power of spoken prayers, rather than silent prayers, and it felt like I needed to speak this prayer into happening, so I said the prayer out loud, but the funny thing was, I spoke with an unintentional special emphasis on the phrase "enlarge my territory." "That was odd", I thought, less than two months later, my territory had enlarged, we had moved.

We moved closer to a church that I had popped into occasionally, and I really liked. It was now half the distance that it had been for us to attend prior to the move, but before moving, I had done the math, and while I was still in college, we would have about \$20 a month to spare, but that figure included if we went to church and tithed regularly. There was no doubt God had orchestrated our moving, and since we were now closer to this church, it was just a few weeks

after moving that we were sitting in that church on a Sunday morning.

As the offering was being taken, I started to have a moment with God that I can only describe as very important, and very pivotal in my faith. I cannot put into words what my mind and heart were doing, I will just say that it was very big, I knew that God had put moving in front of us, and it didn't make sense to move when we did, 3-4 months down the road would have been much better and make more sense, but the way God moved through the whole process, I knew he was behind it. I had done the math, and this was a moment where the human logic of the math met the faith in my heart of what God had done, and I was now in the position of proving to God that I could give, in faith, with a cheerful heart. Malachi 3:10 says "test God in this" when it comes to giving your tithe, "and he will pour out blessings." I heard someone say that this is the only place in the Bible that says it is okay to test God, and here was my time to do so.

I counted out ten percent of our income, and my wife saw how much I was going to give, and quietly said to me "What are you doing, we can't afford that." This was spoken at exactly the wrong time, at a crossroads of emotion and faith, trying to step into a new realm of relationship with God, and a moment of financial surrender to God, and it was utterly destroyed by my wife.

Her dad had told her that the church only needs \$25 a week, and that was all, unless there was a special occasion. I know the Bible says "each person should give according to what their heart says"(2 Cor 9:7), but I had also watched her read the back of the offering envelope with Malachi 3:10 printed on it. Her dad had a very good job, what he was giving was less than 1%, so apparently she took that lesson from him well, but it didn't match up with what God was asking me to do. In my mind I thought to myself "Do you know what you have done?" I knew

she had just cursed us. When we got into the car, she started again with me about how much I gave, so I told her 10% is what is normal to give. She said she didn't know that, but I knew I had seen her read the back of the envelope on more than one occasion. Below the verse the words were also printed "God asks 10%, anything more is above and beyond." I haven't read one of those envelopes in over ten years, but as I write, the memory of those words comes back to me, which is proof to me that God is helping me write this. I can also remember my wife looking in the Bible for what that verse actually says, and actually acting a bit displeased with what she read. In all honesty, I believe I had good reason to be upset with how she handled things, but I need to be understanding about her attitude because I had a lot of wrong teachings to deal with myself, I had no reason not to expect her to have similar issues.

I understand it is difficult to overcome a life time of bad teachings, I had my lifetime of them, and she a different set of them, and this problem rose up at the worst possible time. I knew we had been cursed by her words, attitude, and actions. I can tell you, I was right! If something were to happen like this today, I would handle it very differently, I would probably chase down the offering plate and empty the rest of my wallet into it, or something. The damage had been done, and I really felt like I shouldn't be back in church until I figured out how to tithe with the right heart, and that took a while. To even see the offering plate would serve as a reminder of a problem that I needed to work out, and I knew I couldn't be a cheerful giver(the second part of 2 Cor 9:7) so I just stayed away. I can say, I like to think that if this type of thing were to happen today, staying away would not happen, and I would like to think I would give 20-30% until I got my attitude straightened out, I like to think that's what I would do, I don't know for sure what I would actually do, but I can say, I didn't have any better idea of how to proceed at that time.

I really felt like we left the church cursed, and within two months, three vehicles we own had broken down. The motor seized up on one, another one had a wiring issue that affected the brake lights and wouldn't let it shift out of park, and the third one had the radiator go bad. One characteristic of being under a curse, things go bad for no apparent reason. Another characteristic of cursed thinking, is making bad decisions, and following bad advice, as well as ignoring good advice.

I had asked the wife if she had been checking the oil level in the truck she was driving, and she said she had been. After the motor seized up, I noticed that the only way she could have done it would have been to stand on the bumper, but there was no dirt missing from anywhere on the bumper. I also remember (thanks to God's help) the morning the motor seized up, as we were getting ready to go to a doctor's appointment (we both had strep throat) that a little voice in my head said "check the oil" and I ignored it, probably because I wasn't feeling the best, and a sign of me following cursed thinking rather than blessed thinking. We were two miles from home when the motor made a squealing sound and stopped running. A neighbor happened by and towed us home, but the motor was done for.

When the other truck had the radiator fail, my dad convinced me that I needed to change the engine in it because I drove it "hot" for a couple miles. Not great advice, but when I don't have a cell phone, and no one comes along and offers to help, getting an overheating truck home weighs on your mind. If I lived in the realm of blessing, some stranger would have stopped and given me help, blessed thinking would have been God giving me the patience to wait until the engine cooled a lot more before trying to get a few more miles home. Normal thinking would have been to walk to a house and ask to use their phone to get the truck home, cursed thinking pushes you to drive it beyond what is intelligent or wise. Being a cursed person leads other

people to give the cursed person bad advice, and cursed thinking follows that bad advice. I could have replaced the radiator and drove the truck, probably with out a problem, for a long time, but my dad telling me that I needed to replace the motor because the one I drove overheated would go bad while I was miles from home, and then inconvenience him because he is who I would probably call to tow me home.

The cost of the radiator might have been around 50-150 dollars, I don't remember, but I do remember finding a motor at a junk yard for 300-400 dollars, so I did change both of those out, getting that vehicle on the road. Before I got it on the road, I had to drive a vehicle with really poor gas mileage, and since I was in my last semester of college, I chose to just finish out the semester, but racked up a significant credit card debt because of the gas. We also had some repairs to make on the house, since it was a "fixer upper" and I can honestly say my dad was not a helpful influence, pushing me into spending money on things that could have waited a couple months. This also went on the credit card, more cursed advice to a cursed person. We never did figure out how to fix the wiring issue on the one vehicle, and the motor that seized was not easy to come by, so that truck sat in the yard for a couple years before I just gave up on it and got rid of it for scrap metal.

Eventually, I finished college, with a lot more debt than what I started that semester with, but I got a good job, not in my major, but a well paying one with good benefits, and I still work there, eventually, we did get back into the habit of going to church.

I was able to tithe, but it was not with any sense of joy, it was paying the "God insurance" just doing my duty to keep bad things from happening.

The pastor of the church refused to teach about money or tithing. His words were "You either do it or you don't." There were a few problems this man had, one was pride, the other, a

lack of practical ability to relate to others. God doesn't call the perfect to be pastors, he selects people and calls people willing to do the job according to his will.

When I say pride was a problem, for him to teach about tithing would have made him feel like he was begging for money, something his pride would prevent him from doing.

The other thing was his own experience with tithing was that since the Bible said if you give God ten percent of your income, God will bless you to overflowing (Malachi 3), and that was all he needed, he believed, and he proved it to be true. He wanted to start a business that he was familiar with, but God guided him into doing something he knew nothing about, and became a millionaire as a result of doing something he had no right to claim based on his own ability, knowledge, or intelligence. His own testimony is something that most people could not relate to, and definitely not something I could relate too. I had years of negative types of teaching to overcome, all based on punishment for not tithing, or punishments for not tithing with the right attitude. I had no real teachings that centered around the positive aspects of tithing, other than just the importance of obedience. I believe that the goal for Christians should be to live a life and make decisions based on the eternal rewards that God offers in heaven. To relate to people who don't have faith, one way we can show them that faith is beneficial in this life is to show them that obedience to God's word has a benefit in this life time as well, and not just the eternal. Most people that drive past my house would not say that God is blessing me for tithing or serving him, and only the people that know me personally in some way understand how blessed I really am, but if I want my life to reflect God at work, maybe there should be something they can see that proves how real God's blessings are in this life. I also think that patience is a fruit of the Holy Spirit, so there will come a time for that blessing to be shown to the rest of the neighborhood, and if I am wise it will come at the right time. Doing something to

prove a point has the potential to be a pride issue, something I personally need to avoid. If the pastor had tried to teach about tithing, when I first started to go to that church, I think the lessons he would have offered probably would have went right by me, I wasn't able to accept things quite yet, I had a journey of faith to walk down that was a series of steps.

I did tithe, and I had my up and down struggles with doing so at this church. The economy was down at the time, and I knew that the pastors oldest son was engaged to get married. The pastor had pushed his son into buying a home that had been foreclosed on because he was able to get it for cheap, but it required a lot of work. After hearing this story, I wish my dad had pushed me into doing something like that, because by the time the young man got married, he had a house to live in that did not have a mortgage, he had worked to save money before he bought it, then he worked like crazy to pay for the material required to make the repairs he needed to make, and he did the hands on work himself to save money and this taught him a lot of valuable skills. As a man in his early twenties, he had the energy to work like crazy to get money, and still go to the house at the end of the work day and work even more to get the house done before the wedding. Newlyweds tend to struggle financially, but a significant part of the financial struggles that are normal were not going to be a factor because of some good advice.

When I thought about this, I assessed my own financial training and realized I had pretty much none from my dad. I make an effort to teach my kids about money and how to use it, which is more effort than my parents made. The Bible says "A righteous man leaves an inheritance to his children and his grandchildren."(Proverbs 13:22) If we leave money for these people, we need to teach them how to use it and manage it. I love to hunt and spend time in the outdoors, so I own guns, which I plan on leaving to my kids and grand kids, so I have taught my

kids safe gun handling practices, and I expect them to pass those safe practices onto their kids. Just like guns can be a very bad thing to put in the hands of the untrained, leaving money in the hands of the untrained can be just as bad. I have heard countless stories of people who have won the lottery or inherited a large amount of money, and since they didn't earn it and save it, they don't know how to deal with it or use it properly, and it leads to so much trouble that they often wish they had never gotten the money in the first place. Raising your kids properly is a complex job because of the wide variety of issues that come up, but they come up on a daily basis, and you have years of influence, so a little extra effort in a specific area is not too much to ask, and I would describe it as a responsibility that parents need to take.

A Practical, but sad, Example

I stumbled on a documentary that was interesting but sad. The film maker followed a homeless man around for a couple weeks to learn about his lifestyle and how he lives and gets by and the main source of income for him was to find empty cans and bottles anywhere he could and bring them to the recycling center. After learning his pattern, the film maker put a suitcase in a dumpster the man regularly visited to go through during his daily search. In the suitcase was one hundred thousand dollars, and a note "what happens when you give a homeless man \$100000?" He became nervous, and then emotional, but what took place over the course of a couple months was that he did not use the money very well. He bought a brand new truck which took about half of his money, but was way above what he needed. He later bought a "friend" a used car, and he later bought another friend a used truck. By the time they finished the documentary, he had about 5% of his money left, with the only real asset to his name was the

truck he kept for himself, which would have depreciated significantly just by driving it off the lot. He had said early in the documentary that he “knew how to live like this.” So he had no reason to change how he lived. He had no idea how to handle that money, and made very few wise decisions with what he had been given.

While going to this church, I went through quite a learning period. I could work a Saturday for overtime, but my irresponsibility was such that I used my over time pay on overdraft fees at my bank, or late fees on other bills. (What was funny was that when I shared this problem with a group of the guys I knew from this church, about a third of them were smiling and nodding their heads, they had lived with the exact same mentality at some point in their life!) There was more than one occasion that I worked a Saturday for no gain at all because of this. I can tell you that a lot of that issue was caused by demonic thoughts going through my head, saying “don’t worry about getting to the bank to make a deposit, that is going to take too much time and take you too far out of the way, besides, you have some overtime on this next check, so that fee won’t hurt that bad.” And I fell for it more than once, remember what I said about cursed thinking, that defiantly applied. The verse “take every thought captive to the cause of Christ” (2 Cor 10:5) was definitely not being put to use as it should have been at that time either.

Being under the curse took place in other ways as well. One on occasion I went into my bank and made a cash deposit in person, but over the weekend I used that debit card about twenty times for small things. One thing, I remember this quite well, was at the gas pump for one gallon of gas for the lawn mower. It was just a quick swipe of the card, so I didn’t feel like

going in to pay with cash for one gallon of gas, but on Monday, my account was empty. I found out that because I deposited after a certain time of day, my deposit would not get credited until Monday, so everything I used my card on cost an overdraft fee. My one gallon of gas cost me over \$30. When I called and asked what happened, they explained to me that the only way to have the deposit on Friday count as same day business, I had to use the drive through after a certain time. When I pointed out that I had done it that way many times before, they said they had sent a letter a month or two before explaining the new rules for deposits. It was one of those 3 page letters with all kinds of information in it that I didn't read because so much of the information didn't affect me, but this time it did, and it cost me.

I quit using that bank as a result, but I still lost most of one pay check. This type of thing was upsetting, but somewhat normal for me. When I changed banks, I set up a checking account and two savings accounts, and this bank had an overdraft system that could be linked to a savings account, so I did that with one savings account, and the other savings account was for big ticket expenses like car insurance and property taxes. The big ticket savings account was set up to be accessed only in person, it wasn't linked to my debit card at all, but on a Friday, I deposited my check into my checking account at the atm and went on my way. Come Sunday, I put a check with my tithe into the offering plate, only to find out later that week that it had bounced (apparently, I hadn't built up the overdraft account very well quite yet). I have heard stories of people who put a check into the offering plate, and they did so in faith, with no idea how it would clear the bank, but somehow it did. I have never had that happen. If there is not enough in the account, I get hit, I have never had, to my knowledge, any supernatural provision for a check, and it didn't happen this time. It was fairly rare for this to happen, but had happened before so I knew the church would run the check through the bank a second time,

which would hit me with another insufficient funds charge, so on that Wednesday, I humbled myself and went to the pastors wife to ask who handled that aspect of the church to ask them to hold the check until I found out what happened and why. She handled this conversation really great, she didn't make me feel stupid or embarrass me in any way, but the funny thing about this was that I honestly believe that somewhere along the line, she, or someone from the church decided to pray for me to be blessed. I can tell you this, for the next month, I have never had so many things go so right for me for no reason. I think that God may have either caused a problem so he could test me, or God chose to take what the devil intended for evil and use it for good. Because I did humble myself and not hide my mistake, God lifted me up to some extent, I found myself having people give me things for no reason, or do things for me for no reason, it was great. I would like to find myself in that place of Gods blessing again, hopefully I will, but this lasted about month, and then I went back to normal, I believe having been taught something by God. I didn't even worry about what happened to that check, I just moved forward with a determination to honor God with my financial decisions, and it worked. At the first of the next month, I got my bank statements, and when I opened them for each account, I discovered that my deposit had gone into the bank account that had no access through the atm, there had to be some kind of computer glitch, so I didn't just lose that money that monkey-wrenched my finances, it just wasn't where it was supposed to be. I had people tell me that since that happened, I could go back to that bank and make them re-pay me for all the fees they charged me, and I don't remember if I did that or not, I just remember being overjoyed at having money I thought was gone, and I remember the feeling that followed from humbling myself when I talked to the pastors wife. I also especially remember how many goofy little things went my way in an unprecedented way for that month.

As things returned to normal after that month, it filled me with a hunger to experience it again. It showed me how life could be, so that was my wake up call to the fact that I didn't have to live the way I had been, and God can and will work for me. While I have never experienced a month like that since, I have been able to feel blessed far more often and cursed a lot less often, and it started with a faith moment when the numbers didn't add up.

I shared earlier about a faith moment that was destroyed by someone else, and what was going on in me between faith, brain, emotions, and my spirit, I found myself having another one. I had started building my kids a playground in the backyard and my one daughter told me we needed a slide for it, and I told her I would get one. In fact, I had promised her, I would get one. I don't make promises, partially because the Bible says "let your yes be yes and your no be no, anything else is from the devil" (Matt 5:37) and I have a history of people breaking promises to me, and me breaking promises to other people. I make it a habit to avoid saying "I promise", but this one slipped out. Later that week, I did the math and figured out that with the other bills due, I could not fulfill the promise when I said I would, if I gave my full tithe. I had to think about this for somewhere around ten minutes, and finally decided "God first, no matter what." So I prayed, "Lord, I am going to tithe, so I ask that you help my kids forget that I promised to buy them a slide until I can get it next week." I was filled with peace, and knew that I had made the right decision. If this doesn't seem like a big deal to you, breaking a promise, especially to one of my kids, was a very big deal to me.

Five to ten minutes later my phone rang and it was my sister "Mom and I are out yard saleing there's this huge slide for ten bucks."

"Buy it." (I almost screamed at the phone!)

It had been so ingrained in me that we just give to God, and part of what had been

ingrained in me was that you didn't ask for anything from God in return, you learn to live off less. In all honesty, to sum up the problem with that mentality, it detracts from faith in God as provider.

My sister loves to tell people how she drove 10 miles at 10mph with the slide on the roof of her minivan, one hand out the window to keep it from blowing away to get it to my house. And she never asked for the \$10. A little while later, while working, I saw where someone had torn down a playground their kids had out grown, and they saw me looking at what was laying there and they yelled out their window at me, "Take anything you want from there, it's all going to the dump soon." There are two slides on my kids playground, and I didn't pay a dime for either one! It didn't occur to me to ask God to provide even one, which shows how little faith I had in God as provider. (One of the best things I ever did for my relationship with God was to tell myself that I was going to ignore everything I had been told to believe about God by other people, and I was just going to follow what the Bible said. I will say it again, maybe people didn't intend for me to take things the way I did, but the lessons they gave me had an impact, maybe not what they intended, but it had an effect, and it wasn't good in this area.

One side note story about the playground and slides that is worth sharing is that I had a niece decide to go into the mission field, and she had sent me a support letter, asking if I would give to her cause. I had worked a lot of overtime the week before, and as I was looking at my paycheck, I asked God who he wanted me to bless financially with what I had. I said this prayer earlier in the day her support letter showed up in the mailbox(I believe that in my relationship with God, he fills me with certain desires at the right time, like this time.) When I talked to her, she came over to my house to pick up the small amount I had initially told her I would give. I asked her how close she was to her goal, and she told me, the amount was pretty much eleven

percent of the overtime I had earned, so I gave her the rest of the money she needed. After she got a bit emotional and had composed herself a bit, she looked over at the playground and made a comment about it, which led to me telling her about the steps of faith I had taken when building it, and how I got both slides for free. I then told her that I knew I had a lot of money to give to God, and while ten percent of my regular wages is pretty much guaranteed to go to the church I attend, if I work a significant amount of overtime, I try to support other causes as well, and the support letter came about an hour after I asked God to provide me with a giving opportunity. She heard how God provided for me at one time in the past while God was providing for her.

Having been in God's blessing for a short time, and seeing God provide when I committed to giving to him first had quite an effect, and that was me beginning to look forward to my opportunity to tithe.

Payday Inset

One of the things that hasn't changed about my attitude when it comes to money is that I still look forward to payday. There is something special about seeing the amount of money in my account go up instead of go down.

The difference, which, just maturity could have a factor in, but also the relationship with God is a big factor, is that payday used to be a day to treat myself with something special, using a bit of money for something unnecessary.

But as life has added responsibilities to me without some God-given wisdom, it was a day

to bail myself out of the weeks financial jams.

Now, as my relationship with God has improved, I look forward to being able to sit down, and meet my financial responsibilities. At the end of the day, I get filled with a strange satisfaction that is equivalent to being proud of a job well done. That attitude towards just paying bills could not happen without the transforming power of God at work in me. The satisfaction I get at the end of the week is similar to the satisfaction I get when I accomplish a goal, such as hitting a savings milestone, or paying off a bill that has lingered. At the time of this writing, I had two medical bills come in, but I hit an important milestone I had for a savings goal. I don't want to touch the savings, because it is an emergency fund, and the bills are new, so making them disappear as quickly as possible is a new goal for me. I took pride in accomplishing the savings goal, and I know the Bible says God opposes the proud (James 4:6), but this is the kind of pride that God describes as "haughty eyes" (Proverbs 6:7) but I think there is a pride God is okay with, and while it is hard to describe, one situation that people could probably understand is taking pride in your work. Making sure what you do is done to the best of your ability is a type of pride in your effort that I think God is okay with as long as it doesn't become the driving force in your life, I believe doing well as a sign of good stewardship. This is the best description I can give for the kind of pride I feel about meeting my goals.

The "Tithing Gate"

In the event that you legitimately can't afford to give 10% to God, then there is one of two reasons, which would be lack of income or excessive spending. I have dealt with both problems, so let's deal with lack of income first. If you lack sufficient income then you may be

under a curse, and need to break that curse before your income will increase, and after breaking the curse, then give %10 to God. I give this advice knowing that to break a curse is something that takes very little time, you are probably not reading this while the offering plate is being passed at church. One reason you may be under the curse you are under may be not giving, so acting in faith will be part of breaking the curse. To elaborate more on how to break curses, the first step is going to be prepare for war by putting on the armor of God, confess your faith in Jesus as savior, the helmet of salvation is now on, then confess any known sins you have, and seek out getting right with God, the confessing of sins is putting on the breastplate of righteousness. Then put on the belt of truth, which is being honest with God and yourself about your needs and possible problems, this step may take some Holy Spirit help, but this can be a process that you go through several times. The shoes of peace is something that can come into your life when you truly trust God to care of you, and this is combined with the shield of faith, your faith is going to be spoken in the form of “I break all curses against me in the name of Jesus Christ”, which you may feel a direct effect of speaking those words, and an internal peace will often accompany those words. I once broke a curse over a woman, and when I spoke those words, she flinched. I later felt the Holy Spirit tell me that some curses need to have those words spoken three time to break the curse. I shared this information with her, but didn’t feel led to actually do it, but she paid attention. There are a lot of books about the subject of spiritual warfare out there, and the subject of blessings and curses is one of the topics they often discuss, if this simple method of dealing with this doesn’t seem strong enough to help you, or you are hesitant to do so for what ever reason, I will point out to you that it doesn’t cost anything, and doesn’t take that long to do, what would you lose by trying it? Derek Princes’ book “Blessing or Curse, you can choose” is a great resource to read, he also has some videos on Youtube on the

subject. I like books because they don't require a battery to read most of the time, and you don't need an internet connection to access the information.

The other reason is you need to take a leap of faith, and give that 10% anyway, is that it very possibly will then prompt God to release the blessing of more income into your life. I want to quote Deuteronomy 8:18 which says "God gives you the ability to gain wealth." Read it for yourself, but the Bible also says "faith with out works is dead"(James 2:17) so I'm putting it on you to put into action your faith in God, and put some faith into believing God is your provider.

The 10% you can't afford to give, if given in spite of your financial circumstances, is going to show God that you do trust him to provide and this is the first step towards life more abundantly.

The first question I ask is, how do you know you don't have enough income to give 10%? If you don't currently do it, record everything you spend money on in a given month. After you do this, before you even look at how that compares to how much comes in, ask God to show you where you can make cut backs. If you do this, and you legitimately don't have enough left to tithe, then I would say you are under a curse, and it needs to be broken, or you need to tithe any way so you can release the floodgate of Gods blessing. The difference between the two things I just mentioned would be a matter of the status quo. What is normal? If you are under a curse, things are happening that cost money that don't happen to most other people, or your mentality has you spending in the wrong places, but a cursed person would improve up to normal when the curse is broken, but if you are not under God's blessing, you are living in a state of normal, and Gods blessing lifts you above normal. If either of these apply to you, financial improvement is possibly on the horizon, depending on your response to Gods promptings, which may happen as you read this.

So what about the person who is in need of God's blessing, but can't afford to tithe?

When I have said "tithe anyway" it doesn't make sense, but faith is by definition putting something into action before you can see the result. If you are afraid, and the numbers give you reason to be afraid, that at the end of the week you won't have enough to pay responsibilities, I want to share with you something Derek Prince said. He quoted Revelations 21 "The first people who get put into the new Hell are the cowards, they go before the unbelievers." I had a pastor once say, "anything that is not of faith is fear, and fear is a sin." Fear has a detrimental effect on our lives, and rarely does it actually serve the purpose it was given to us for, self preservation, it is used by the devil as a tool to cripple us from enjoying the life God intends.

Think about two forces God naturally gave to people, fear, and a sex drive. Those are two qualities God gave to people to keep the human race on planet Earth, but because they are built into us, it is a tool the devil has learned to use against us, and both lead to sin if they go unchecked, which is where a relationship with God is so helpful to the people who pursue that relationship with God. He helps us conquer our fear, and he helps us use our sex drive to glorify him in marriage by showing how special the relationship is between the Jesus the groom and his love for his bride, the church. Without sex, the marriage relationship is not special at all, and we can look around at how the culture has perverted and twisted the gift of sex to glorify the devil more than God, but that doesn't change God's purpose for it, and the same is true about money. Greed and irresponsible spending can be seen everywhere in our culture, but that doesn't change what God's purpose for money in our lives. One of the things I want to point out to people is that if you actually keep track of your expenses properly, it helps you prioritize your spending. You may find places you can save money, and I personally never wanted to be a slave to a budget. When Jesus said "no one can serve two masters"(Matthew 6:24), referring to God and money at

the same time, he used the word “master” on purpose, because to “master” anything takes practice and time. Mastering my finances came with Gods help, and being a slave to a budget is something that I have gladly accepted, which is a result of God transforming my mind. But I will say that if you have spent time recording your expenses, and you still cannot afford the basic essentials, then I will ask, are you tithing? If the answer is “no” because you can’t afford to, be aware that Jesus can work in you better when you put your faith into works. If you believe in him and he is your savior, then be aware there will come a time to actually *believe* him. If a day is like a thousand years and a thousand years is like a day(2 Pet 3:8), a dime is the same as a dollar to him and vice versa, and he proved this with feeding the five thousand with a few fishes and a couple loaves of bread. This act of tithing releases God blessing and can transform what you have into more in strange ways. Much of what I have written is about God putting more into my hands by teaching me discipline, discipline that I believe came as a direct result of putting money back into Gods hands. I also believe that opportunities to make more money will get presented to you if that is what you need(remember, God knows what you need, Matt 6:8) or some of the strange things that happened which cost money may very well stop happening. Whatever it is you need, God will do, on the condition of your faith put in action through obedience. I believe if you start tithing, you will find ways of saving money that you hadn’t thought of before. I also believe the desires you may have will change, you may decide that reading your Bible is more important than watching your favorite show, so you reduce your cable bill. Much of my story is about changes in mentality, and the two main reasons for financial problems, over spending, or lack of income, will be addressed as God unfolds his plan for your money. Giving back that first ten percent is the first step of walking down Gods path, and if you stay on that path, the next steps begin to unfold as options in front of you, options you

may not have seen when you were not tithing, options God may not have even made available prior to your giving.

After Stepping Through the Tithing Gate

I did feel a conviction at work in me to stop throwing money away on unnecessary things and to start exercising more self control, since self control is one of the fruits of the Holy Spirit, if you are feeding the Holy Spirit a healthy diet, it will make qualities listed in Galations grow in you. I had a pastor one time speak about this topic and he pointed out that we can choose to focus on which one fruits we want to have grow in us, so choosing to focus on the spending aspect of self control was something that I would need to focus on in the future. I believe all of the fruits should grow, but his point was one fruit can be focused on specifically to accomplish something you want changed in you. If I were to draw an analogy to real gardening, if you cut all the fruit off of one vine except one, the one left will grow much larger than if it were sharing the nutrients of that vine with other fruits, a tactic people who enter things like pumpkins into contests to see who can grow the biggest one, will utilize. It is possible to put an emphasis on one specific fruit, but God is a better farmer than you, so he can keep the other fruits growing, but your effort and focus on self control will be what brings about the changes that need to take place, so I change my habits occasionally as a result of focusing on that fruit. I can also say that when we are feeding the Holy Spirit as we should, his gifts will show up in our lives more frequently as well, especially if we have faith in those gifts, and are good stewards of the ones he gives, and give thanks to him when he gives them. One example of a gift that saved me money was given to me in a dream.

Job 33:14 says “now God speaks, some time in one way, sometimes in another, though man may not perceive it.” Verse 15 says “he speaks in a dream” and then verse 18 says “God does this to save people from death.” This was spoken by Elihu, and God gave a harsh judgement about Elihu’s words later in the book, and I know there are people who get hung up on “Context is King” and they work so hard at finding the context that they don’t allow the Holy Spirit to use what is written how he wants to use it for our good. I believe that this verse is there because God wants to use it for our benefit, and the following story is exactly that, God speaking to me and saving me from an accident.

Seeing God work on my behalf took a leap forward one night when I was asleep because in the middle of the night I had a dream, which was a warning for something down the road. In the dream, I was on my way to work and I had to go down a hill, and that road had a flat stretch for a ways where a bridge crossed a river before you would go back up the hill on the other side. In the dream, as I was going down the hill, it was still dark out, so it was in the winter, and there was some snow/ slush on the road, so I knew it could be slippery on the pavement. As I was on the bridge, there was no ditch or shoulder of the road to choose to go into, I hit a big chunk of ice that had fallen off a someone’s wheel well and was laying in the road. If you live in the northern areas of our country, you have probably dealt with this before, if you are not, imagine hitting a rock the size of a volleyball. In the dream, when I hit this chunk of ice, it sent the back of my car fish-tailing to the left, so the rear of my car crossed the centerline. There were three other cars coming from the other direction, but because this was on a bridge, they had very little room to get over to avoid me. The first two cars missed me in the dream, and the back of my car swung from one direction to the other, but since it was a rear wheel drive car, once it broke traction, it fish-tailed back and forth, so as it came back across the centerline a second time, the

third vehicle, a pickup truck, clipped the back fender and I ended up in the ditch. The dream ended with me calling my supervisor telling them I was going to miss the day of work, and also calling my family to say what happened but I was okay. I remember in the dream having overhead strobe lights flashing as I walked around, but this is about where I woke up.

The job I had at the time was a meter reader for a utility company, so I had a monthly set of routes that I did regularly, and once or twice a month I would drive that road, so the next time I came down that hill, I took my foot off the gas pedal and began slowing down. I realized two things when I did this, one, it was too light out to match the dream, and it was to warm out for their to be snow or slush on the road, or for a chunk of ice to build up on the wheel wells of peoples cars. Still, I went over the bridge carefully, but without incident. A couple months later, when I went down that hill, I realized absolutely everything was matching up with the dream, how dark it was, the light snow coming down, all the conditions matched the dream, so I took my foot off the gas pedal and started lightly tapping the break pedal, but as I did this, bam, my tire hit the chunk of ice, and the back of the car swung into the oncoming lane, that had three sets of headlights coming at me. I over corrected a little bit and the back swung to far on the other side, and I overcorrected a little bit to much again, and I will say that I was a bit concerned, but not panicked at all, but the back of the car swung across the centerline a second time. The difference between that morning and the dream from a couple months ago, was the speedometer. In the dream, I was doing 55, in real life, I was doing 45, so I missed the first two cars by a much better margin of space, which didn't prevent them from laying on their horn at me, as if that was going to help. But the truck was also much further back, having more space to slow down himself and hug the side of the road a little better, so we passed each other with probably 18-24 inches of space between us instead of making contact and spinning me out and into the ditch.

After that truck passed by me, I was able to get my car under control and continued on my day with out any other real problems. I may have had unclench every muscle in my body that can be clenched, but I spent a lot of time thanking God for warning me about that chunk of ice and keeping me and the car safe. God saved me thousands of dollars and probably considerable pain with just a dream, which I took proper heed of the warning he had given to me. At the time of the incident I was involved with a church that I ended up leaving shortly after this happened, but the church had set up a computer for people to write stories of what God had done for them, so I felt this was worth sharing, and the pastor read it in front of the congregation. God saved one of the people in his church from a car accident, that is worth sharing with everyone. It shows God works on our behalf, and it builds peoples faith.

The reasons for leaving that church are irrelevant to the topic of tithing and money, so I don't want to go into detail about that, I just don't agree with how something was handled, and God had actually given me other dreams that showed me he had another church in the future for me. I literally had a dream of being in a building that was much more traditional, with stained glass windows and everything, and it seemed to have a higher percentage of older people in it, and in the dream I had, on a Sunday morning, the congregation sang "Jesus loves me." and I woke up from that dream, kind of shaking my head saying to myself 'there is no church that I know of that is going to sing that song with that crowd on a Sunday morning.' The second service I was there, it happened exactly as the dream took place, so I knew I was where God wanted me to be. That church has some denominational teachings that I didn't agree with, but with that dream being even stranger than the one that saved my car, I knew God wanted us there.

Once while in the first church, I heard the pastors wife talking about how there was a core of people that have been with that church a long time, but almost two thirds of the people

come and go over a period of about three years, and that was how long we were there. I came to the conclusion God was using that church as kind of a “graduate school” of faith. People go there to take what they learn and use it elsewhere rather than stay where they learned it. God doesn’t need all the doctors that graduate from medical school to stay on staff at that school, they need to go to work elsewhere, and that was what my situation was, to take what I learned to this new church.

I would absolutely describe the new church as under a curse. I have never heard so much negativity spoken in a church in my life, and at first I kind of appreciated the honesty of the people when it came to some things, but the overall trend towards the negative was disturbing. People were speaking more about the qualities of the devil at work than God at work. One of the elders pointed out at one time that the church had never operated in the black so early in the year. Apparently, that church functioned with deficit spending most of the year, and then later in the year, people would give more for tax reasons or some other reason I’m not sure about, but to hear such a statement was a bit alarming, but didn’t surprise me because of all the negativity I had heard spoken.

I made friendships in that church that I still treasure, and I know God used me a lot, but the three years we went there took a toll after a while, and the last six months I was asking God if we could go somewhere else, and it took a while to for him to lead us elsewhere. It was during this time that I really began to question my tithing to a church that was so cursed, and held to some beliefs that I didn’t agree with.

It was while attending this church that a piece of property was sold up the road from me, and I talked to neighbor about it and he insulted the intelligence of the farmer that bought it. He told me that the soil was so sandy that the only profitable year on the land is when it is a flood

year. Unless everybody else's soil is so wet that the crops don't produce, the owner of that land doesn't make money because the water drains away from the roots of the plants too fast to be of proper benefit. This made me think about the application to tithing, if you are not being blessed, ask God if you are planting in fertile soil. I think this is a legitimate question, and if you feel that you are not, then you need to ask what God wants you to do about it. One scenario I read about is how some times people will be manipulated into giving money that they can't afford to give by unscrupulous leaders, possibly a pastor or televangelist, who may stand there in front of their church or the t.v. camera and say things like "God has told me ten people will be moved into blessing this ministry with a gift of \$1000 and he will return that investment tenfold! Be one of those people and give now to receive this blessing in the future!" I personally think the odds are pretty low that God said that to the person asking for the money, I believe if God wants a person to give \$1000, the person God wants to see give that much will get prompted by the Holy Spirit before someone tells them they need to give. I remember Jesus talking about looking at a field before you buy it, and each field will have unique characteristics that affect the value and what you could grow, so giving a careful assessment is a good idea, but at the same time, when I began to struggle with the idea of giving to this church, God convicted me of the fact that my gift was to him, not to that church. What God does with what I give is up to him, I had to search myself to assess my attitude and why I had the problem with what I did. I let some interactions with people change how I viewed what I gave, and the blessings of tithing with a cheerful heart had ceased to come my way.

There are certainly lessons that can be applied from what I experienced while at this church, and one of which is this, if you don't feel that you are blessed when you tithe, start asking God if there is a curse in effect, it may need to be broken. If you don't feel this is the

case, start asking God if you are planting in the right field. Above all, look in the mirror and ask God to reveal to you if there is something about you that may be the problem, starting with self examination typically is the most productive first step with anything, and after God deals with what may be your problem, then he can work more effectively through you. The tool God wants to use may need to be fixed or sharpened before it can be used properly or productively.

After leaving this church, we ended up in a church tied in closely to the church that we had left three years prior. In fact, the church we went to in that time period had originally been started by the members of the church we were now walking through the doors of for the first time. It was started under different leadership, and there was an unfortunate story about how the new pastor came to be in that church, which doesn't matter, but when I went to this church the first time, it was a Sunday night service and I went by myself. One of the first people to see me when I came through the door was someone that I knew a little bit from the other church, they hadn't seen me in three years, but recognized me. Their initial reaction was to give me a bit of a dirty look, but they continued about their business. I did feel that in spite of that initial "greeting" that this is where God wanted us to be. The denominational teachings were much more in line with what I believed, and the Holy Spirit's presence was much stronger than I had felt for quite a while, which was very welcome.

The next week, I was there with the whole family, and the same person that gave me the dirty look the week before saw me again, gave me the same look, and she grabbed the pastor's wife to have a conversation away from where I could see. The conversation may not have even been about me, but I will say that was the last time I saw that person in that church, and I haven't seen them at all since. The Bible says that if you have a problem with someone, you are to talk to them, and they believed what they did about me because of rumor and gossip, and they failed

to get my side of the story, so that issue is in Gods hands, not mine. But the week after the conversation, when I came through the door, the pastors wife saw me, gave me a dirty look, and it stayed on her face for about a full second, when I saw the Holy Spirit hit her with a conviction. Her expression changed very suddenly, and she shrugged her shoulders, and went on about her business. This is not the first time my reputation preceded me, and not the first time what preceded me was based on misinformation, but when it came to tithing, it had the impact of making me wonder what I was sowing into.

God pointed out to me once again, that I was giving to him, not to a building, not to the people in the building, but to him. No one is immune to attacks, and even if we have victory for a while, we sometimes fall for the same old tricks that worked before, and the devil has a lot more tricks to use, sometimes we fall for new tricks that haven't been pulled on us before, but with Gods help, we eventually see through them, if we seek God. Backsliding in an area is something that is easy to see in some areas, like if a recovered alcoholic has a really bad day and goes on a binge months or years after his last drink, we tend to be understanding about a situational induced stumble. Tithing, for me, was kind of the same type of thing, where I could do it, see the benefits, but backsliding in that one area of my relationship with God was not unusual, so I just have to be aware of my tendency to do that, and avoid it.

Contradictions Inset

I have heard so many times that God doesn't contradict himself, and this is almost always from a pastor, but I end up asking myself, "have they read the Bible?" The best example of the Bible contradicting itself is the subject of marriage. Paul said "it is good for man not to marry."

and Proverbs says “a man who finds a capable wife finds a good thing.” Well, which one is true? They both can’t be true. What about money? Is there a contradiction about what Bible says about money? If I look at what the Bible says, in Eccl. Solomon says there is a time to sow and a time to reap, so you have to choose according to Gods leading when which of those applies to you. To take a verse and dwell on it to the exclusion of all others is a mistake that would prevent the Holy Spirit from leading you into the different season as he sees fit. The verse about a righteous man leaving an inheritance for his grandchildren is a verse used to motivate you at the proper time to save, and the story about the man who wanted to build bigger barns but God took his life is a warning about hoarding money. One of those verses is going to apply more in your life at certain times than the other, that is up to the Holy Spirits leading,. But this is where I believe the relationship with the Holy Spirit is where the key is, it is he who will guide you into reading what applies to you, and will give you either peace or conviction about which answer applies to your specific situation, because not everyone should get the same answer. Some people need to be guided away from marriage, either from the person they are involved in, or for timing reasons, other people are ready to be married and God wants that to happen, so they will be led to the appropriate answer, if they leave it to God. There will times where you led to build more in savings, and other times you will be led to spend more freely.

The contradictions are so we do pursue a relationship with God and not just follow a printed roadmap of what to do through life, some people are going to turn off the main road to do something God has in store for them, for other people to turn off that same road at that same time would be a mistake.

Recently I was reading someone prayed that they would rely entirely on God, and with some upcoming and current circumstances at the time of this writing, I have worked hard to be

prepared to succeed at something through my own effort. The writer talked about Job losing everything, but stuck with God, and I asked myself “am I so proud of the work I have done that I am not relying on God? Am I sinning by working so hard to be successful that my knowledge removes my need for Gods help? Do I have faith that God will help if I need it?”

As I sat there contemplating these things, wondering if I have made a bit of an idol out of my job, the verse about the ant popped into my head, about working hard today to be prepared for the future. Then some other verses followed suit, popping into my head, confirming that my efforts at my job were in proper priority. These verses that were in seeming opposition to what I had read in my devotional time are an example of seeing the contradictions that are printed, but having the Holy Spirits guidance behind what you do. It is not a bad idea to examine the motives behind what you do, and I was guided into the confirmation that my efforts and preparation was also a Godly thing, working hard to be good at my job is good stewardship of the job God gave me, so it is honoring to him.

“In everything you do, whether in word or deed, do it all in the name of Jesus” pertains to my job as much as everything else, so when I succeed I have to acknowledge Duet 8:18, God gives me the ability to gain wealth, and he provides for me. I will also definitely pray that God guides my steps throughout the process (short term and long term goals included) of my career.

History aside, life today

Every new day means yesterday is history, so with my background when it comes to tithing being explained, I want to focus more on what I have learned, and the progress I have made. The Bible says we over come Satan by the blood of the Lamb and the word of our

testimony(Revelations 12:11), so what was written above is my testimony about the struggles I have had in the past, and the reason those struggles existed/ exist. What I have learned is something I hope benefits other people, and maybe some of what you read is similar enough to your own experiences that it was easy to identify with why I have the struggles I do/did, and while my experiences may be very different from your own, it would not be surprising that the lessons I learned along the way may be helpful for others to read, because in the end, the Bible will lead you towards the same principles, even if the road that gets you there is different.

I have given quite faithfully to the church I am in now, and something that did happen shortly after starting to go this church was that I changed departments at work. God has an input on things that we may not see, and I would say that if people could see what I was experiencing in that department, they would think that I was under a curse. I'm not sure if that was true at all, what I do think is that God put me in that department to prepare me for what I am doing now. I know I could do the work safely and efficiently, but every time someone from the group that assessed the progress of the apprentices would come to watch me, things would go wrong. I could have a great day every day of the month until they were there, and even if I didn't feel like there was pressure, things didn't go well. I will say that the mentality of that group of people didn't mesh with me very well. But I was in that department long enough to learn some things that helped me with the new department I ended up in, it is a better fit for me, and I get to work by myself most of the time, so I get to listen to the music I like, and read my Bible more often, it is a good change for a lot of reasons. Not succeeding in the other department was a hit to my pride, and my income, but there are definitely things that are more important than either of those.

The reason my income took a hit was the amount of overtime available, and here is

where work could easily become an idol, so not having as much overtime opportunity is much better for my family. With the new department also came a new headquarters, so I was driving to a different city to work, so I was spending more on gas, and when I saw that the overtime was going to be reduced significantly, I had to change my mentality about financial self control.

This change took place within two months of going to the new church, so I had to re-commit to giving to God rather than a church, but two things happened in my mind at the same time, one was good, one was bad. The bad was that being in a new, and bigger town that I was working in, when it came lunch time, I had (I honestly believe with demonic help in the form of temptation) decided that I was going to try out different restaurants to see which one had the best food. The other, the good one, was I decided to change my accounting method. I actually my system a lot more complicated. Not more difficult, but more complicated.

One thing I did was opened accounts in a credit union close to my new headquarters, this was for convenience, but I also had multiple accounts with more than one banking institution because of some different loans I had in my name. I also bought three different books/ ledgers to record my financial information and expenses differently. By doing this, I had to force myself to spend more time and be much more focused on the task at hand while doing my accounting. My previous method only took about five to ten minutes a week, but the end result was not having enough money in my account by Thursday to get to Friday. By making it more time consuming, I had to be more dedicated to my accounting, this has worked for me, and I am not saying that everybody should do this, but I had to find what worked for me, and this was it, forcing myself to take proper time on an important part of life.

I will elaborate more about the conviction from God about eating lunch. This is something I believe God could/would do for anybody if it needed to be done. The sub-title for

the book is “what tithing does for you” here is a classic example. I would be driving down the road and see a restaurant I hadn’t been in before and think “Oh, I should try that place, I haven’t been there before.” A voice in my head would quietly say “you can’t afford to eat there” and I would say “You know what, Lord, you’re right.” and I would go some place cheaper. (I know people would point out that I could bring lunch from home, and that option was occasionally used, but I often would use the bathroom at places I stopped at too, but what I would pack from home ended up costing about the same as I would spend at some of the places I would eat. Maybe if I was in a building or office all day this would have been a better option, but not everything works the same for everybody.) But that little voice speaking to me, and my agreement with it, cut my lunch expenses for the month by easily to a third of what it had been. I want to point out that Jesus said, “my sheep know my voice, and they hear me, and they follow me” (John 10:27). So God does speak to us, and when he does, you should thank him for doing so, and obey. If you question if it really is God at work, compare what you heard to James 3:17, he describes what the wisdom from heaven will be like. If it doesn’t match up to those verses, it probably wasn’t God leading you, deal with that appropriately(There are a lot of good books about spiritual warfare available, one I recommend is Neil Andersons the Bondage Breaker, another is Derek Princes’ They Shall Expel Demons). The next thing about those occasions is that Gods logic may not match up to mans logic. God telling me that I couldn’t afford to eat there was inaccurate in so many ways if you use human logic. If I looked at a menu for a restaurant, and how much cash I had on me or in one of my accounts, I could afford almost anything on the menu, so according to human logic, that voice was wrong. But God had a purpose, and I trusted him, so I obeyed. As I changed my eating habits, my pants begin to fit more comfortably, I started losing weight, and I had more money for other causes at the end of

the week.

Romans 12 says “Do not be conformed to this world, but be transformed by the renewing of your mind, then you will know Gods good, pleasing and perfect will.” That thought, “you can’t afford to eat there” was the transforming of my mind by the Holy Spirit. He speaks to us in a way that has maximum effectiveness, if we are willing to listen. By saying, “you can’t afford to eat there,” it put me in a decisive mental mode to avoid spending extra money, if it had been a softer suggestion, I may not have listened as well, or as often as I did. The result of saving this money on a daily basis helped do Gods work on a rather big trip. I drove a long way to do something I have always wanted to do, and when I was there, I spent a lot of time ministering to a brother in Christ who stopped going to church after he got divorced from a wife of twenty plus years. He told me that he stopped going because he felt like he had lied to God, and my response was along the line that “I think God is used to that from people”. His reaction to that statement from me was that he knew he fell for one the devils tricks, and I was sent to plant that seed in him to get him back into fellowship with God. The start of being able to pay for that trip centered around how much money I saved by eating much cheaper than I had been. Going on that trip was Gods will, and I was able to do so by obeying his voice when it came lunch time.

Another way God worked on me about the same time was that I had a habit of stopping to convenience stores on a daily basis, and I would buy a half dozen items, probably to snack on during the day. But from the time I had committed to tithing, this voice would say to my mind as I would reach for something “You can’t afford that.” I would end up putting down half, or more, of what I had picked up, and walk out having spent a lot less. That 3-5 dollar a day difference adds up at the end of the month. I also began to really look a lot closer at what my actual expenses were and compare that to my income, and when I would think about doing

certain things or buying something, a voice would say to me “You don’t make that much.” The company I work for pays a good wage, better than a large percentage of people that I know, I had come to have a mentality of entitlement, that I should be able to buy what I want because of my hourly wage, but that voice from the Holy Spirit prevented me on a lot of occasions from buying things that I wanted but didn’t need. One of the aspects to my new method of tracking my finances was a book that I wrote down everything I spent money on that day, and not just the amount I spent would catch my attention, but how many places I spent money was also something I paid more attention to.

God will continue to work in your life if you let him. The example I gave took place a couple years ago, but I have picked up a hobby recently that can be a bit expensive, and like a lot of people, sometimes I get carried away with something new, and recently I was right next to that store, when the Holy Spirit said to me “Don’t go in that store.” I had other responsibilities to take care of at that time, and more on the near horizon, and God knew if I went in that store, I would spend money on non-essentials, when my money had much higher priorities. More importantly, I had been given a conviction from God, and I was obedient, and that is far more important than the dollar figure that would have been mis-spent. I had actually built a bit of a habit of going into that store anytime I was near it, and every time I would go in, I would spend some money, I think God wanted to break a habit I was building, one that was potentially more expensive than I should have let it become.

I still occasionally struggle with tithing, and I still occasionally struggle with being financially responsible, and I do go through times of abundance, and times of lacking, but this is not just a part of life, it is Biblical, Eccl 3 points this out. Most Biblical experts point out that verse 8 is both about saving things, including money, and a time to spend, and if we combine

this teaching with the time to plant, and the time to harvest(verse 2), these two verses make the point that we will go through times of having more money than we need and times when we need to pinch pennies. We can be strong Christians and still backslide in specific areas in our walk with God, we just need to re-examine how we are doing on the areas we struggle in. This is where accountability is very important. If you are married, your spouse might be your best accountability partner, but this may not work for everybody. If you feel this is the case for you, really make an effort to figure out why, some time in prayer would probably be a good idea if this is the case. Make sure the problem doesn't lie with you, such as an attitude of pride or greed or selfishness, but if you do find that your spouse isn't your best accountability person(maybe they have worse habits than you do), then find someone else. If you bring the topic up to them and it doesn't bring about a productive result, then remember, you are accountable to God for what you do, and they are accountable for themselves, but I believe God will guide the person that seeks his guidance, how he has you proceed will depend on things that are beyond what I would even attempt to cover in writing.

Tax Time Trials and Triumphs

One of the big financial events of our country is tax time, and sometime between the end of January and April 15, America gets geared up for focusing on money, because the law says we have to file our income taxes. I personally get a bit excited about this because I deliberately have the government withhold more than I am required because I like getting back a sizeable return. Many experts tell me this is a mistake, that I should take all the cash I can during the year in my paycheck, and then filing my taxes and having a much smaller return, but I don't

care, I like my system. My brother tells me that every year when he does his income taxes, he has his situation figured out so well that what he gets back from the federal government he uses to pay his state taxes, and these two figures are usually less than a couple hundred dollars. This means his weekly paycheck has much less withheld by the federal government in comparison to mine, but I justify doing it my way because I am “loaning” the federal government money every week, money they don’t have to borrow from another country, so I’m trying to reduce the federal deficit. If you didn’t laugh at that, think it through a bit more, but I do have the federal and state withhold a lot. I get back a good amount, but I don’t need every penny in my check every week. My brother doesn’t either, he just has a different mentality than me, I like the “bonus check” of doing my taxes, and I have heard some financial experts refer to what I do as a “forced savings account” but I have gotten to where I don’t “need” this money to get by on a weekly basis. If you absolutely need this money, and believe me, I have been there before, than you probably do need more of God’s help on a daily and weekly basis, or you have a different type of mentality than I do, but no two people are alike.

This time of year is an opportunity I take to examine my heart and my actions throughout the year because I can see my gross income, and I get statements from the different places I have given money to for the sake of Gods kingdom, and if what I gave is not real close to ten percent of my gross, I know I had failings throughout the year. Once I began to use better accounting methods, I saw reason to itemize my deductions while doing my taxes. Prior to this change in how I watched my money, I used the standard deduction because of two reasons, the standard deduction was a good way to prevent being audited, and the I didn’t have enough information to even try to itemize. The apostle Paul talked about not wanting to sin until that sin was defined for him, which he talked about in Romans 7. He mentioned specifically coveting and that he

didn't want to do it until someone defined what it was, then he found himself doing it all the time. Once I had the information to itemize my deductions, I saw that I would get back more by doing so than by using the standard deduction, and sin didn't hit this first year, I actually had great success in what I did when it came to my honesty. The attack on my mind came in a different form, however.

Spiritual warfare is so relevant when it comes to our money because the Bible says "How can you be trusted with what is holy if you cannot be trusted with what is righteous?"(Luke 16:11) and the earthly aspect typically referred to is money. So if you can't handle your money properly, why should God bless you with some type of spiritual gift or give you a calling for any type of leadership that gives you influence over people. People follow example, and if your finances are a mess, you would probably lead others into the same issue, even if you weren't intending to. The best example I can give of being attacked mentally by the devil was the first year I did my taxes after creating my new accounting methods. I looked at my income, and how much (I should say 'how little') I had left, and Satan slipped a little lie into my head, much the same as he did to Eve, it was more of an insinuation than an outright rebellious thought. The insinuation was meant to lead me into deciding for myself to do the wrong thing, and it worked for a few minutes. The thought was "You went through all that trouble, spent all that time on record keeping, and this is all you have to show for it."

I sat back, and because I was so disappointed and discouraged with myself and what I saw, that the attack on my mind wasn't dealt with the way it should have been. But the Holy Spirit let me set there for a bit before he acted and interceded in my mind. I had a prompting that was in me, and I can say it felt as if it had a spirit of power and sound mind behind it, according to 1 Tim., and the next thought through my head was "You know, Satan, I may be

unhappy with what I see, but at least I have some practice with a new system of accounting. I just have to learn to use it better and improve it, which is better than my old system of not keeping track of anything and just spending as I go.”

I then realized that even though I developed a system, I didn’t really set any goals(Proverbs 29:18) I needed to set goals! I also realized that I had reduced my debt that year, but had nothing to compare it to because I had no record from previous years, so it wasn’t until later that I realized I had made much better progress than I should have expected out of myself on that front. Saving is a good idea, and having money around for emergency purposes is necessary, but building money into savings while paying interest on debts is not going to make much sense, so building savings is something that has to be weighed carefully and prioritized properly while dealing with debt. I will also point out that I was once told that if you get a credit card “for emergency reasons”, God will make sure you have emergencies. I now recognize this as a curse spoken to me, but it proved to be true for the first credit card I got. Building savings for an emergency is way smarter than getting a credit card “for emergencies.”

I did set goals as a result of that incident, but the next year I missed that goal. I only hit about half of that goal, and the devil tried to mess with me again when I did my taxes. This time I was ready, and when the disappointment came, I was prepared. The memory of that attack is much more vague, but it went along the line of “What good did it do to set that goal, look at how far away from that goal you are.” And I immediately answered “Yes, but I have more than if I hadn’t set a goal at all.” I then realized that I just arbitrarily picked a number out of thin air, and that goal may not have been realistic. I had no idea what I should have based my goal on, but I at least had a baseline for my next goal.

I also realized that I had no idea how to implement a savings plan. I had no idea what I

was going to sacrifice in order to save the amount I was aiming for, I was willing to work overtime that was offered in an attempt to reach that goal, but I had not put any thought into what to do besides work more. Not only does a goal need to be realistic, it has to be based on what you are capable of doing that does not rely on things out of your control, overtime does not get offered consistently enough for me to build anything based on that, but what I can sacrifice totally depends on me and my self control.

My solution was to increase how much I put into my retirement account. If the money never touched my hands, it was more likely to stick around and not be spent. The Bible also says “A righteous man leaves an inheritance for his children’s children.”(Proverbs 13:22) and in my mind, if you are going to do that, it should be a large enough amount of money to make a good, positive impact on their life, and since you don’t know how many grandchildren you may end up with, saving early, and building up a good amount is an effort that should be made. This is why the retirement account is a good place for me to put extra money, to keep it around for when I need it, but to have enough there when I am gone for it have the positive impact God wants it to. There are two points about this chapter that I want to elaborate on a little more, and one is the word “extra.” There was a time when there was no such thing in my life, but I have been able, with the changes God has lead me through, to increase how much I do put into my retirement account, so that amount, on a percentage basis has went up, if I did it, other people can do the same thing. The other thing is, if you are a righteous person, you will have this goal in mind to some extent, but you will also teach your children how to handle money properly, and they will pass your lessons on to their children. James Dobson once said that almost everyone he knew that came into a large amount of money ended up having trouble managing that money, maybe they won the lotto or inherited a large sum. If they inherited that large sum, they didn’t

work to build it up, or learn to save, so they didn't learn along the way. If you don't teach financial responsibility, the odds of people handling the money you leave properly goes way down.

The triumphs are fun to write about, the trials are not quite as much fun, but probably more important to share. The first year I itemized my deductions, I filed electronically early in the year, but a couple months later I "updated" the income tax program to make sure I had the newest laws because some changes had taken place, and after doing the initial return, I had found quite a few things I could have deducted but hadn't, out of ignorance. So when I recalculated with the new laws and more information, I immediately printed and mailed in an amendment form, so a couple months later, I got a "bonus check" in the mail. This is good stewardship of your finances, it was yours, you earned it, you honestly "gave to Ceaser what was Ceasers"(Mark 12;17), there is no reason to throw it away. If you can spend a few hours off the work clock to review your information, and the amendment form shows that you can get more money back than the cost of the paper its' printed on, the envelope, and the stamp, you might as well.

But the next year, when I went through everything the second time, and why not go through it a second time, it paid off the first time, I didn't see as positive of a result. The reasons were two fold, one, the tax law didn't change that year to give me more back, and second, I had learned from my first experience so I wrote off more the first time around and didn't miss as much, a little practice improved my first effort this year. So I got a little upset, because I wanted a second "bonus check" like the year before. So I "recalculated" and when I saw a number I liked, I say back, and gave the devil a victory for a few moments. I had printed the return and everything, and was sitting there, ready to go get the envelope and stamp to mail it, when the

Holy Spirit hit me with a conviction. How much “liberty” I had taken with what I “probably gave” or stretched what I had bought for what purpose got warped into something I could justify to use as a deduction. When the Holy Spirit showed me the deception with intent to steal from the government, I became quite disgusted with myself, and wadded up the paperwork and threw it away, and went into repentance mode. I got upset with myself for good reason, and God did keep me from following through with a bad, and sinful, decision, and I have kept that lesson in mind from that time on, I always re-check my return a week or so before the deadline, because sometimes I do forget things, and I have sent in amendment forms to get back what I deserved, but I don’t get “creative” with how to interpret expenses. Being honest with your government is honoring to God, and will keep you out of legal trouble. Staying out of legal trouble is a decent motive for being honest, but I know a lot of people who sway in one direction or the other when it comes to honesty about their taxes, some lie to get more because “everybody does it” and others don’t deduct things they could because of fear. Deception or stealing from the government is a sin that most people would acknowledge, but allowing fear to prevent you from being blessed is the same attitude as the third steward who buried the money his boss loaned him, and his punishment was harsh. Keep good records and be honest, and you have no reason to fear, I also think if a problem arises, and you have done those two things, God will help you with that problem.

I believe that good stewardship is not being wasteful, and taking advantage of everything we have opportunity to take advantage of is Godly. When David fought Goliath, I believe he knew he would only need one stone, but when he saw the first stone, and there were four other ones that would make good ammunition, he took them because he knew a good thing when he saw it, and even if he didn’t believe he would need them that day, he knew he would use them at

some point, so I believe not being wasteful of opportunities is a good stewardship. I had ever right to some of the money I could have gotten back in that amendment form, but the principle of what I let my mind set become was a problem. Tax time is a great opportunity to evaluate your priorities and evaluate your relationship with God and how your money reflects that. When I look at what I can deduct, I look at the statements I have about my charitable giving and compare that to my gross income. If I haven't given 10% or slightly higher, then I know I better make sure my priorities are in line on a weekly basis, the end of the year tells its own tale, and I can see the progress I have made, but I am looking for Gods blessing to increase, so that is also put in front of me while I am doing this.

God Given Urges

Gods guidance for my money has shown up in other ways as well. The one job I had for the company I worked for required me to drive my own vehicle on a daily basis. This work was very hard on cars, and a couple of my co-workers, when I was new, told me "you're going to get good at changing ball joints" they were right, I did, but this tells you that it was abusive to the vehicles you drove. I got reimbursed for the mileage, but you still needed to make wise decisions about what to drive. There was one day I drove down a road and saw a truck sitting in a used car lot, and I really liked what I saw, I wanted that truck as soon as I wanted it. It wasn't anything special, but it looked to be in good shape, and I wanted it as soon as I saw it.

The car I had been driving began to have issues, but they were no big deal, and I

continued to drive it without a problem. But every time I drove by that truck, I wanted it. This went on for a few months, and I finally went in and asked about it. Financially, I was in a good position to buy another vehicle, and the asking price of that truck was less than I expected.

When I got everything taken care of and went back to the dealership with the loan check from the bank, the salesman said to me, “I don’t know what is going on with that truck, but it sat for months with no interest in it, but after you test drove it, four other people have stopped and asked about it.”

Normally, when I deal with a car salesman, they tell you, “Buy it right now, if you don’t, other people are interested and you’re going to miss out on a great deal.” or something like that. I think God guided me to that truck, because I was filled with a desire to own it when I first saw it, but he blessed me with it because no one else wanted it until I was ready to buy it, but that truck was one of the best vehicles I ever owned, it gave me almost no trouble, and was almost maintenance free. In fact, with the nature of the work I was doing, I would say I got to use that truck for three to four times the length of time I would have expected to.

On the other hand, someone I know and deal with on a regular basis does not seem to be in God’s blessing, and this shows up in the vehicles they drive. My input is not welcome, and respecting certain boundaries is a good idea, but as I see their struggles, it is difficult to say nothing, but sometimes leading by example is the best thing to do, so I withhold my input, because that is what they want me to do. When it comes to vehicles, they are always trying to find the cheapest way out, and it shows. The problem with the cheapest way out is that it relies on human wisdom and doesn’t always require God’s blessing or guidance, and then they seem to run into problems.

So what do we do when we see other people struggling? My suggestion is, deal with

your own issues first. The Bible says God hates a dishonest scale, so you have no business commenting on how other people handle their financial decisions if your are just as big of a mess. But I think you are also honoring God if you share how God or the principles in the Bible have helped your finances. In fact, if we see someone in need, we have a responsibility to help. That help may or may not involve direct financial help, and this is something that you should pray a lot about. I think the idiom “ give a man a fish and he’ll eat for a day, teach a man to fish and he’ll eat for a lifetime” applies here.

One story that I heard was about a couple who had good friends that were financially struggling, and the wife ended up at the house of their friends. When she went in the house, she was amazed at what she saw. She ended up saying to her husband “They don’t have an income problem, they have a spending problem!” Her husband knew how much they made, and when he heard what their house looked like, he agreed these people were living beyond their means. The problem was, they never offered any help as far as sharing wisdom or offering accountability to these people. The self control the first couple used was something they could have shared with the other couple, but apparently didn’t. I am aware I only know part of the story, but God doesn’t put you in a position of influence for you to do nothing, I believe it is good stewardship to at least offer help, especially when you know about and hear about other peoples struggles. How much effort and where to orient that effort has to be something that comes with Gods guidance on how to handle the situation, but I believe that God wants you be responsible with the opportunities he provides, these people should have offered some type of guidance or accountability to their friends.

I continue to seek Gods will for my money, and I am typically able to tithe with a good heart, and sometimes my attitude becomes that of a routine gesture, other times I really look

forward to doing it, because I can't wait for God to bless me. I still struggle with the legalistic aspect of it occasionally, but in general, I can give without fear, but I strive for the attitude of joyful expectation in regards to what God is going to do with that gift. I can say that I hear people pray over the offering on a weekly basis, and they usually pray that God bless the church via the gifts, but I want to point out that we can and should pray that the givers be blessed as well, through the church, and through the means that the gift was provided in the first place.

There came a point when my house was paid off, the result of obedience to God, it was done in ten years instead of the typical thirty. After it was paid off, I say down and did the math and knew I could afford to quit my job and work someplace that paid half as well. This took some stress off of me when it came to being stuck there, but within a couple days, God said to me "but why?"

I thought about it, and the conclusion was, don't undo what God has done. God led me into that job, I shouldn't leave unless or until he tells me too. I then thought about the fact that I had really not done anything to reward myself for what I deal with at work, so I went on that first hunting trip, and was overjoyed and humbled at how that went. The next year I went on a different type of hunting trip and had a great hunt, with success on both a caribou and a moose. I will say I went on the first trip because God led me to, the second trip was because I wanted too. I had hoped to use the success of the second trip to share how God blessed me with un-success on the first trip. Even though the second trip was great, I spent a lot time asking God to give me an opportunity to witness to someone, and I had one brief moment that I felt God move while I was talking to someone. I came away happy with that trip, but knowing full well that I would have preferred a trip like the first one.

The Bible says the worker is worth their wages, and the story of Ananias and Saphira ring

true to me quite often, where Paul says, “the money was yours to do with it what you wanted, you didn’t need to lie to try to impress people” significant paraphrase there, but I hope you see the point. The story of the farmer who was going to build bigger silos comes to mind to, he made a decision to build more wealth, and God took his life, so this rings true about me trying not to hoard money. I do feel that unless God tells me not to do something, I have the freedom to make certain decisions about what to do with money I have been entrusted with, including going on hunting trips. I will also say, the first trip was blessed by God because he guided me into taking that trip, the rest have not been blessed, they have been fun, but they are my doing, not Gods, and the lesson I would emphasize is that you do not do what you want, and try to claim Gods blessing because you plan on glorifying him after the fact. You follow God into blessing, your don’t lead God into blessing you. The Bible says “delight yourself in the Lord, and he will give you the desires of your heart”(Psalms 7:4) I believe the desires of your heart change as you allow the Holy Spirit to make changes in you. When I was young, I used to read outdoor magazines and pray that God would let me do that type of thing. When I got older and gave up the fantasy about living to hunt, I found out that my priorities had changed, I didn’t care about going to different places to hunt animals I can’t see in my home state.

But on this one occasion, God showed me that he provided the desire of my young heart and mind, and the desire of my older, wiser, more mature, with better priorities heart, I got to see scenery and wildlife I only had read about, and I also was used by God for an important purpose.

I still have my struggles, and I went on trip that I question if I should have taken at all. I think I may have fell for lie from the devil, that went something like this “you deserve to take a trophy of the type you were after on that first trip, so go back to that area, because God owes you success, since you did such a great thing for him the first time.” One problem, I believe, was the

fact that when I was young and reading about other peoples hunting adventures, my older brother would torment me and make fun of me at every opportunity. As I was reading about mule deer hunting he told me I was stupid for reading about it because “You’ll never shoot one” and my answer was “you never know, I might”. He then turned to my dad and said “Dad what are the chances of shooting a mule deer where we hunt.” My dad never seemed to make much effort on my behalf when it came to certain things, having long been accustomed to my brothers torment methods, and replied, “slim and none.”

My brothers triumphant response was “See, I told you.”

I said “I didn’t claim to think I would shoot one where we hunt, someday I might go out west where they live and shoot one there.” but my brother wasn’t one to let intelligence or fact enter into the equation when he thinks he won and said ‘Yes you do, that’s exactly what you think, you’re so stupid.”

Does the argument from years ago bother me today? Not really, but there is a principle involved. What was spoken was a curse, and curses should be broken, do I believe that the curse of one teenager spoken to another teenager prevented me from being successful the first time? No, absolutely not, I could have pulled the trigger three times on legal bucks, but choose not to, I was after a certain size trophy, if I was that interested in proving him wrong, I would have just shot the first one possible. Maybe the curse spoken years ago prompted me to make a hasty decision about where to go, or even to go, on that trip, it was the least amount of fun and most frustrating trip I have been on. When it comes to anything, we need to be careful of what influences we allow to enter our minds, “like a sparrow without a perch, a curse with out a cause cannot land.”(Proverbs 26:2) And the curse my brother spoke then may have had an impact, but I have since re-broken any curses spoken against me, since it takes so little time and effort, but

to me I see how his nature has not improved very much, because when he heard about me planning another trip, he said to my mom, “I hope he doesn’t get anything, then he might stop wasting his money going on these trips.” And my mom looked at him and said “You have a real problem you know that! Get in the house, we’re going to talk!” I don’t know what was said, but I will say, someone needed to say something to him.

Some people never seem to mature, and sometimes this lack of maturity is in specific areas, and on one occasion when I came back from another trip, he commented on how I was trying to actually get something that I was after on the first trip, trying to redeem my waste of time and money on the most significant trip I had. All he could seem to say was complaints about what God used me for, and this is a point where you have to understand that other peoples influence has to be put in the right place, he had no business talking the way he did, and I rarely feel closer to God after talking with him. He wishes to turn everything negative, so I don’t have a desire to give him anything more to work with, let alone an opportunity to speak a curse over what I do. He is family, and if we stay away from certain subjects, it is fine, but there comes a time to find someone else to talk to.

The hunting trips I take are something between God and myself, and I would caution anyone against doing anything significantly expensive until you truly do have your expenses and finances in order, I specifically noticed how God didn’t move in me to build the desire to go on any trip until after my house was paid for, I don’t think this was a coincidence.

One of the convictions that God has moved in me recently has been to invest. I don't know much about investing in anything, I have no training in anything when it comes to investment strategy, so this is a step of faith for me. How did I feel a conviction about investing? One of the most important stories to me about money and spiritual gifts is the story of the three stewards that Jesus told, there are two versions of the story(Matt 25:14:30, and Luke 19:11-27), so I think he may have told the story once, and then, depending on who was listening the second time, he altered the ending a little bit, as he felt was appropriate for the different audience. But when the man who had the wealth gave it to the first servant, that servant worked with what was given to him for the sake of making his boss more money, and he received quite a reward. The second guy did the same thing, but what stirs me to action is the fact that boss said to the third guy "the *least* you could have done was put it in the bank, then I would have at least gained interest." The man who did nothing, didn't try to make money, he let fear of losing money prevent him from even trying, and received punishment, and the same story has two different punishments depending on which story you read from which translation of the Bible.

So as I read this, I know that I am in many ways like the man who buried the money, because I have money in "safe" places, not really even gaining interest to speak of. I have some money set aside that I was going to use for something specific, but since those plans have been put aside, I really should do something more with it, but those plans are still on the horizon, so I at this time I haven't. But I do have money going into an account that is gaining a small amount of interest, which is, as Jesus called it "the least I can do." And I go out of my way on a lot of things for the kingdom of God, why am I so content doing so little with that money? I don't think it is honoring to God to do so little, I need to try harder. This is where that conviction

comes in.

If I believe that all the money on the Earth is God's, and I read the stories Jesus tells of people who handled their bosses' money, then I should apply that to myself as well, the people who tried and failed to make a profit were treated and regarded in certain ways according to the response they had to their boss when the boss confronted them. Luke 16:1-13 is a story about a man that made poor investments, and his boss praised him for doing something wise in the end even though the investments didn't work out. The boss could probably afford to lose the amount of money he loaned this man, or he probably wouldn't have given it to him, or responded quite so well to the loss, so while the dollar figure may seem big to us, the context to me is that God can afford to lose what I invest, so how do I view the money provided to me? The other story is from Matt 18:21-35 and again, the servant lost the money, but his actions showed a serious character flaw in the man, and he and his whole family were punished by prison and servanthood to others as a result of his actions. Money is a test, and making money is important, but not as important as passing the tests of character that God puts in front of us that come with his putting his money in our hands.

I honestly need to learn how to invest, I don't have a clue, but I am starting to make an effort. The first thing I learned through the "trial and error" period that I started out with was the accuracy of the Bible when it says "cursed is man who trusts in man." One of the people I sit next to at work talks about the stock market a lot. What he told me was that after he got hired by the company, he figured out a financial plan, and put money aside for investing, and when he hit the goal for the minimum amount for an account with a local stock broker, he went in and began buying stocks, and added to that amount out of his weekly paycheck. He talked a lot about how he was making money and one story he told was that a co-worker once complained about how

their retirement account was not gaining very much, so he helped them. In about six months they thanked him for the improvement, but then they borrowed money out of that account to buy a classic car that sits unused 90% of the time. They take it out to drive it occasionally, and maybe they plan on selling it for a profit at some point, but he thought it was a waste of money. His focus was that under his guidance, that persons investment strategy improved significantly. When he suggested that I buy stock in a given company, I went ahead and invested a small amount, and watched, and waited, and at one time, when other financial issues came up, I went ahead and sold the small amount I had, and I pretty much broke even. This was when the Holy Spirit reminded me of that verse about trusting in man, this person knew more than me, so I trusted in them, and while I didn't lose money, I didn't make enough to consider it worthwhile. But the principles he talked about make sense to me. He told me that if he doesn't know anything about a company, he doesn't buy into it. He also said he looks at the previous years information about the value of the stock, and if he can buy it for less than the average of the previous year, he thinks that is a good investment because it will probably get back up to the average. Makes sense to me, but I honestly need to do more research on investing strategies, and learn how to analyze what is going on better.

One pastor I know told about being an intern and one of his mentors talked to him about the importance of investing and how it is Biblical, and so he began to learn from his mentor and his other friends, and eventually became good at it, so now he has a significant income from his investment dividends. He pointed out that his friends used to lightheartedly poke fun at him for not tithing on his dividend profits, but he noticed that when he did that, he saw an improvement on how much his investments were paying out, God was blessing the tithe on the investments as well as his normal income. What I gathered from this story was, God blesses our tithe, even if it

was just some investment that you didn't work beyond a computer click or a phone call, but also, that this man learned, so if he can learn, so can I. If I have a conviction about investing, I need to learn how to do it, and I have to put the guidance on God rather than man.

The problem I have with this, is again, a poor teaching from my family growing up, my dad told me that buying stock is just like playing the dice game "craps." "You put your money on the table, and you watch your money increase, and then you lose it all." I have had a hard time treating the stock market like anything but a casino, a big world wide casino. This is a prejudice I have to learn to overcome, it is a part of my retirement strategy because the financial institutions of the country I live in dictate that my retirement account is invested in the stock market. If I am more or less forced to invest, then I should get a clue about what is going on with my future. To believe that God is my provider is no excuse to be lazy or remain ignorant, faith is no substitute for effort, (the two should co-exist in those who confess "Jesus is Lord") as the first two men in Jesus parables demonstrated.

God clearly doesn't view money the same way that people do, Jesus didn't find fault with these people for losing money, if it is Gods money, he knows that is one of the risks of entrusting that money to other people. At one time, I was coming down on myself for making an effort in an important matter, but didn't like the outcome, so I started saying to myself "If I had done this instead of that... If I hadn't done this but had done that instead, then..." and immediately the Holy Spirit said to me "Stop! I don't judge you according to how other people respond or fail to respond, I judge the heart behind the attempt." These few words have transformed my approach to a lot things, but when it comes to handling money in a Godly way, I think about the applications of this statement as well.

There is a song I have sung many times and the lyrics go "all I have is yours" and many

people I know will say things like, “my car belongs to God, if anyone needs to use it, all they have to do is ask” and they back this up by doing it. I hear various ways that people implement this idea into their relationship with God, and quite often it is encouraging to hear how people live these lyrics out. But if all the money in the world is Gods (Haggia 2:8), and Jesus praised one person for being wise in spite of losing money, criticized one for doing nothing, but punished one for living a double standard, then I truly do believe that God is looking at our attitude about what we are entrusted with just as much or more than the end result. There is a significant amount of truth to fact that everyone is responsible for their own relationship with God, which will include how I view and handle money. The extent of my accountability in all things that affect other people is whether or not I am, in word and deed, a positive or a negative influence on their relationship with God, and the money in my accounts has bearing on that.

Gods guidance about your job

When it comes to the job we have, one of the first questions I would ask is, “Is it Gods will for you to be there?” I do believe that God gives guidance, and he can guide you into choosing the right career, or applying for the right job. When I was younger, I didn’t have a clue about being guided by God, and I fell for a lot of the devils lies. I didn’t want a job that provided “life to the full” as described by Jesus, because that was something I had been taught was a sign of greed and selfishness in my life, I believed that if I went after a good paying job, it was a symbol of me having wrong priorities. So now I will point out some of the problems Satan put in my life. When I graduated from high School, I was only seventeen years old, so no one

wanted to hire me for real work, I could have went to work at a fast food restaurant or something like that, but I didn't like that idea. I had two older brothers who went to college, so they worked the summers to offset some of their expenses of school, and they had gotten a job at a landscaping company that a church member worked for. I ended up going to work at the same place as them, out of convenience to my parents, so we could all ride together. I can point out that this type of work is probably not the best place for someone to work who just got done with sitting behind a desk for 6-8 hours a day. I had no muscle tone at all, and very little endurance, I was not used to doing actual physical work, and then I was expected to take a wheelbarrow full of wet dirt and push it across a lawn? It probably weighed 3-4 times what I did. Every time someone would hand me a tool and expect me to do something, I didn't have the physical strength to use it because I had never done anything like that job before. The bosses were not impressed with my lack of ability to do anything, and I can't say I blame them. Another problem was I was a teenager, with a teen age metabolism, and I didn't have a clue about how I should be eating for a job like that. When I did get some muscle built up, after eating lunch or a snack during a coffee break, I could go out and work like a madman for about a half hour, but the sugar buzz(I have since matured and gotten away from this idea, but I used to believe that "Little Debbie" should be regarded as its own food group!) I gave myself would wear off and I was exhausted. I wasn't eating right to begin with, and the fast metabolism of a teenager added to the problem. These were problems that other kids probably learned how to deal with and overcome, but, I had a couple incidents that didn't endear me to the owners of the company. Two stand out to me, and I had more than one piece of bad advice during my time at this company.

One customer wasn't happy with the size of the wood chips we brought to their facility,

and since the wood chips were spread out on the ground when the customer complained. So imagine being given the job of going over a playground half the size of a football field, and finding any wood chip that was bigger than two inches by two inches. The foreman of the job didn't stop complaining about the guy who complained about the size of the wood-chips, and apparently the person who complained had come out at one time and picked up a wood-chip and had a ruler in his hand to show how it was over the two inch size that they had asked for. The foreman was so mad at the guy that my instructions were "do whatever you want, I don't care if you do anything at all, this guy is going to complain anyway, just act like you're being busy." I was new to "acting busy" and apparently wasn't very good at it, because the person who complained about the size of the wood chips called the owner of the company and told them how unproductive I was, apparently quite a few times. This added to the problem of my lack of productivity because I was given a job I was strong enough to do, and didn't put the effort into it that I could have, and this was at the advice of the foreman.

Another occasion was when I was working behind the main shop, and the foreman was fed up with some issues at the company, and had went to a movie the night before, so he told me to watch the building to see if the boss started to come back to check on us, then took a two hour nap. I didn't know the boss was watching me through binoculars. That didn't go over well. The list of problems that occurred went on, but I didn't keep that job for long, and I don't blame them. Neither of these situations were good for a seventeen year old kid to be put into, and I certainly didn't have a clue about true stewardship of a job, so I found myself looking for another job.

The answer came when my dad offered to put me to work with him where he worked, and this worked out okay, I didn't make much money, but I didn't really have any real problems,

but I ended up going to the local community college to pursue a degree in education, so I only worked with my dad for about a year before I took classes. When summer break came, where to work was an issue again, and once again, I ended up working with my brothers, this time at a painting company, but this was again a bad situation, but for different reasons. I was under a curse, and everything I touched seemed to break. The bosses were concerned that I might damage some of the expensive equipment that they used, and this did happen occasionally, and I literally would stand and ask myself “why does this always happen to me?” I didn’t know about curses or blessings, or I would have broken the curse and been done with it. One story that stands out to me was that I had been asked to pull the truck of a coworker into the shop to park it for the night because he was working late, and the shop was in a neighborhood that you didn’t leave cars parked over night outside. When the truck got through the main garage door, the gas pedal went to the floor, and I jammed on the brake pedal, and then turned the key off. The other guy asked what was going on and I told him I thought maybe the fuel injection system acted up, I had never had a vehicle do that before and I wasn’t about to drive that truck every again. He finished parking it, and it was fine for him, he asked the owner about it and it had never done that before. Later, I learned a lot more about spiritual warfare, and when I think about some of the stories about what previous employees would do in that building, I came to believe that the spiritual forces that were welcomed by those people and their behavior didn’t like me, and being a young Christian, I was targeted by them for bad things to happen, and it worked. I believe I was under a curse there, and I personally believe that a demon manipulated the accelerator on that guys truck to make that happen. There is no other explanation for it never happening before, and not happening since, this is just one incident that provided incentive for me to learn about spiritual warfare and how it affects us and the authority believers have, which I did years

down the road. Ignorance on that subject led to me eventually looking for another job.

I struggled with finding any kind of job because my goal was to finish college, but I had so many obstacles that I finally gave up, and I really bought into Satan's idea that I didn't deserve a good paying job. I started to tell myself that I wanted to go to a job that needed me, and as I did grow in my faith a little bit, that was what I prayed for, that God would send me where I was needed. If you ever think about praying this, think twice. If they need you, it is likely because they don't treat their other employees as good as you deserve. Instead pray that God sends you where you can be blessed. I did end up where I was needed, and I wasn't treated well, or paid well, and one of the things I noticed is a good parallel to marriage situations.

I knew more than one man who ended up with a woman who pursued him, rather than the other way around. I had a pastor say one time that men are designed to conquer, so they see something they want, and they do what they need to in order to be the conqueror, including finding an attractive woman to date and/or marry. If the woman gets the man she wants, it is too easy for him, and he doesn't have to work hard to get her, he doesn't appreciate her, so he doesn't treat her as well as he should. Another thing is, he realizes that he was the one who got conquered instead of the other way around, so he resents her. The situations that I knew where the woman got the man instead of the other way around, it never ended up being a good situation, where affairs and divorce typically were the end result, with him leaving her, sometime after years of marriage and quite often for a woman that he pursued.

I had the same attitude about my job, not caring as much as I should about doing a good job, "because they were lucky to have me at all." And "they need me more than I need them." Maybe you could have a better attitude than I did, but I will tell anybody, find a situation where you actually appreciate your job and your paycheck, it will help you be a good steward of your

job. I have talked to a lot of teenagers about this, and often times the parents are standing there when I do, and they always thank me for giving that advice, because the parents understand the logic and how it applies to themselves and how it would apply to their child that I'm talking too. No one has told me that is bad advice, so I would stand by it, pray that God blesses you, and pray that God helps you be a blessing in return.

I have shared how I went back to college, and now have a job that isn't in my field of major, and how I have stayed there in spite of some temptations to leave, but I do feel that God blesses me in my job. When I graduated from college, the economy was pretty bad, and I refused to work for the minimum wage that was available, so I was selective about where I would apply at all, and only had one phone interview before a series of circumstances led to my getting hired. In fact, I counted seven "freak" coincidences that got my foot in the door at all, and then I was hired as a temporary worker, with the hope that a full time position would open up before my temporary employment time was up. Three days before my temporary assignment was up, it worked out to get a permanent position, and this was due to about five different coincidences that took place within a week of each other. The blessings I have received show up in an on-call shift I can sign up for, and depending on the circumstances, I have gotten to be on call many times, and God's hand has been clearly seen by me.

The on-call is different than it used to be because of changes in technology, so it doesn't bring as much overtime as it used to. It is sometimes quite slow, but I noticed that quite frequently, when I didn't have the on-call for a given week, the people who had it claimed they didn't get much overtime, the phone didn't ring, and the scheduled work wasn't there, but then the next week, my phone would ring, quite a bit. I pointed out to them that the on-call seemed to be feast an famine, one week, no extra work, the next, a lot. It worked to my financial advantage

many times, but not to theirs. This was not always the case, but the significant majority of the time it was, I believe that was Gods blessing at work. I can also tell you that there were several occasions where I would just get up from the couch I was on, or I might be taking a nap, and I would wake up, and start getting dressed because I knew the phone was about to ring. There was more than one occasion that I woke up in the middle of the night and started making my coffee, and while I was still in the process, the phone would ring and I would go to work. I can honestly say that the number of times I got up and got ready and the phone didn't ring is something I could count on one hand, in fact, I can only remember one time. If I woke up, it was God preparing me to go to work. It didn't happen every time, but often enough that I knew God was at work on my behalf, both making sure I was awake enough to drive, as well as giving me a financial blessing, and making me look good the company by taking good care of our customers who apparently had some type of need that I could help with.

Learn about yourself

One of the things that I have noticed about watching my finances is that I have become a student of my own trends. As I mature, my trends tend to change, but one thing at a time, I am a work in progress. One day I looked at my truck and realized that one of the tires was getting very bald on the inside. The uneven wear was hidden from me because it was on the inside, and the bumper hid the tire so the effect of a bad ball joint wasn't evident until I changed the oil, which then prompted me make the necessary repairs, but I didn't have the money to pay for new tires. I rotated the tires, but the other tires were getting worn as well, but I checked into what specials the local tire stores had happening at the time. The deal they had was that if you bought

four tires and you paid the balance off within six months, you didn't pay interest. First of all, if I was perfect, I would have seen the problem sooner and fixed it before needing a new tire, so I now watch for problems like this much closer, which is a sign of maturity that wasn't there at the time. But I also know that tires need to be replaced eventually, and I had no money set aside for this cause. I still don't, but will do that in the future, I don't need to right now, because the tires are relatively new, but once the purchase was made and I had looming interest that I was trying to beat, I sacrificed like crazy to put every dime I could into paying that debt off. The trend I have is to avoid interest, which is good, but if I study how I am, it is proof that I can sacrifice certain things with certain motives, but I don't do it as often to save money and set it aside for such things. Why don't I? Because I am a work in progress, that is why, but I can see what I have done in the past, and I can see how unprepared I was in the past, so I can hopefully learn from my mistakes. At some point, I will be putting money aside specifically for causes like this, but more importantly, I am also learning to sacrifice a little at a time before it is necessary, so that the sacrifices needed in the future will be as extreme. I might do another payment plan if it is interest free, but there will be a significant amount already set aside, so that it is one less thing to worry about. This also shows the value of a budget, and record keeping, if money was spent on it in past, you may very well have to again.

I can also say that I have done different things that I didn't "beat the Interest charges" and the best example was having Lasik eye surgery. I did the math and figured out that if I had it done, and went five years without having to buy contacts or glasses, I could save money in the long run, so I signed up for a "payment plan" on getting this done. This was back when I was still living a cursed life, and here was one more example of it hitting to full effect. I had seen the date on the monthly bills that I had to get it paid off before, so I was making quite an effort

to beat that date, and I had about hundred dollars or so to pay on the last month to “beat the interest rate”, but when I opened that last statement balance, they had already added the interest charges. My hundred or so dollars had jumped to over 400 dollars, so I got on the phone and started arguing with who ever answered. Sometimes this works, but starting off with an argument isn’t necessarily the best introduction to a phone operator you may need a favor from. It was then explained to me that the date on the bill that I had been looking at for my goal was the number of months from the date of surgery, which was the expiration date for the “no interest.” I had been caught by one month because I hadn’t read the terms of the agreement properly, or I had forgotten them if I had read them. I should have paid it off one month before the date that I had targeted, so I had to pay the interest, which disappointed, and angered me. It was still cheaper than paying for contacts and glasses every so often, but this was one of those life lessons learned, a little technicality that I could have avoided cost me, and cost me more than it needed to.

One of the last points I want to make is that setting goals (Without vision there is no restraint, Proverbs 29:18) for me is almost a must, and the goal is to make a debt disappear and not bring it back by way of credit cards. Then I have to make it happen, but also set other goals. When you do accomplish what you set out to do, take pride in your work. There are probably people who will beat you over the head about pride, but there are times I think God is okay with you being proud of something you did. God hates “haughty eyes”,(Prov 6) which, I think I would describe as arrogance, or cockiness, or thinking more highly about yourself than you should, but taking pride in something you do is a little different ball game. I mentioned earlier having the satisfaction of a “job well done” when I pay my bills at the end of the week, the same satisfaction can be a part of accomplishing your goal, a motivating factor towards accomplishing

the next one. Financial experts agree that having a thousand dollars set aside for use as needed is a good first goal, but the next goal should be to have three months worth of expenses saved up. I would encourage you to do some math and set a realistic goal for a time frame of getting this amount into savings. Give a window of time for a margin of error or circumstance, but come up with a financial plan to make it happen(Luke 14:28) and name what you are willing to do in the form of sacrifices to accomplish these goals. Hitting each of those marks should be a time of celebration to some extent, but when you accomplish that goal, celebrate, then come up with a new goal would be great next step. If you never use what you set aside, you are being righteous in the sense of saving up an inheritance for your grandchildren. I believe that taking satisfaction, and enjoying a bit of a sense of personal pride in the right context, helps this mentality get moving towards reality.

Prayer about our finances.

Spending time in prayer is an absolute necessity when it comes to building a relationship and maintaining it with God, so praying about finances is a part of this. I have prayed prayers of desperation because my finances were a mess, but I have moved into the realm of asking for blessings over my finances because this is where I am in my relationship with God. While it is true that God will provide for your needs, the Bible says in Phil 4:6 “by prayer and petition, humbly present your requests to God” so praying about guidance over your finances is a good, Godly thing to do, but an attitude of humility is going to accompany that if it is truly Godly. When Jesus taught the disciple to pray(Matt 6:9-13), he laid out a pattern which included asking God to give us our daily bread, so asking God to provide for us is Biblical, but I also believe that

we can and should move beyond the modeled prayers of the Bible and have genuine heart felt and heart lead prayers with an emotional element to them, and this is going to include our requests. I know people who pray about little things, like asking God to provide a parking space in a crowded parking lot, and they see a car pull out at just the right time to give them one. They have faith, and it works, there is quite a scale of what God is willing to provide, and much of it will center around your prayer life.

When it comes to prayer, the most important prayer you can speak is the one that begins your real relationship with God, Romans 10:9-10, but the next most important prayer, I believe will be the prayer for wisdom. As with many things, there are conditions attached to asking God for wisdom, so read James 1:5-8. The “but” of verse 6 is the first part to deal with, so ask in faith, if you don’t believe God will give you wisdom for a situation, then you should probably not ask for it. If you don’t think God will answer that prayer, then keep in mind that there was a man who said to Jesus “Lord I do believe, help my unbelief” (Mark 9:24) There are many reasons people doubt that God will answer a prayer, and many will fall under the category of spiritual warfare, one more reason to figure out why you have the thoughts you do and where those individual thoughts come from. The need to “take every thought captive to cause of Christ”(2 Cor 10:5) is relevant here, because if you want to ask God for wisdom, and another thought jumps into your head that says “don’t do that, its stupid” or if you do and a thought jumps into your head that says “God won’t answer that prayer.” your are having a spiritual battle in your mind, tell those thoughts to “leave in the name of Jesus.” Doubt is a part of our lives, and the progress of our relationship with God is to have our faith built up, which is the opposite of doubt, so we can outgrow how much influence doubt has. The next verse in the James passage describes the attitude of a person who lets doubt have too much influence in their life,

which means they change their mind to easily, people need to be focused on what it is they want if they are going to ask God for help with that situation. The consequence of being a doubter is that God won't actually give you what you ask for. But if you move from doubt into faith, we can focus more on verse 5, if we have faith, we should, emphasis on *should*, ask God. God is ready and able and very willing to be helpful to us. One of the other parts to this equation is that God won't give you an answer if you have no intention of following the advice he gives, so be willing to follow his advice, whether it meets your preference or not.

I think this is a good place to point out that tithing has a bit of mental process to it, and the first time you tithe it may be that you are doing so because you are expected to, but if you are really giving to God for the right reason, there may be a motive I call "the experiment." The path to blessing through tithing for me was to put money in, and say "Okay Lord, here is my gift, and I want to do this to honor you and to show my thanks for providing for me, so please accept this gift, and fulfill your word that you will pour out blessings on me." When those blessings come, it may get easy to treat God like a vending machine, you put in and wait for the return, but this is not part of a mature believers attitude towards tithing, and maybe this is a mental process I went through because of my early life experience. If you develop this attitude, and you don't start seeing the return, persevere, and keep tithing. I would remind you that Ecc says there is a time to sow and a time to reap, and how quickly you reap will depend on what God wishes to accomplish in you, remember that God knows and weighs a persons motives(Prov 16:2) and James 1:3 tells us a goal God has for us, to develop character, so waiting on the blessing while still tithing is a part of the process for many, it was for me. Then for me it became a matter of habit, which has the potential make tithing a lukewarm gift, not much emotion behind what you do, and Revelations 3:16 warns us about being lukewarm, but eventually we can give very

happily to expect blessings and this is my goal for me, and for everyone who reads this. There are so many other stages that others may go through, such as the “paying the God tax” mentality, which I already discussed or the “give so others can see you give” mentality of the pharisees Jesus watched with the poor widow(Mark 12:38-44). There is a great Christian movie called “Flywheel” where the main character put an empty envelope into the offering plate so people would think he actually did give something. There was a point in time when we had no real income at all and we visited my wife’s family, so we went to their church and instead of actually passing the offering plate, the ushers had baskets with long handles on it that they would put in front of you. I had nothing to give at the time, and the guy holding the basket put it front of me a couple times and came back to me, and about the third or forth time he put it in front of me, he shook it, quite angrily, I might add, in front of me, upset that I wasn’t putting anything in. I had no income at that time, being in college, but I felt like yanking the basket out of his hand and throwing it, he was absolutely pressuring me into giving. I felt like telling him the Bible says to give according to what God moves you to, and not under compulsion(2 Cor 9:7), and was definitely trying to compel me to give. If I had known this guy was going to act like that, I probably would have pulled the empty envelope trick just to reduce my annoyance in that situation. There is a process that many people will go through when it comes to giving, and this is part of the testing process that God uses to bring maturity into your life, we call it growth, and I can only speak about my process, but I happily give because I am thankful for what God has done for me, but that wasn’t always the case.

First, when it comes to your job, look at Joseph, he made his boss money or did a great job organizing what ever he was entrusted with. Potipher liked the result Joseph gave him, then when he was in prison, the Warden trusted Joseph with everything, then Joseph ended up running the country for the pharaoh, which made the pharaoh richer than he had been. The end result of Pharaohs wealth was that the resources they had were then used to save the lives of the people who were hungry, and not just the people from that country, but surrounding countries as well. Joseph was a great employee for anyone he worked for.

Daniel was a great advisor, in spite of what was going on around him, so again, we see a great employee who served God even when the going got tough.

The next point is that Jesus told the story of the three stewards a couple different times, so making money for your boss is important, and the common sense behind this is that the company you work for needs to make enough profit to keep you employed, to put your best effort into what you do honors God, but it benefits people as well, your boss, and you, and those who depend on you.

Planning for the future, with the right motives, is also Godly, so building up money for an inheritance for your grandchildren also gives you a security for the future that, if need be, is available to be used by you. The common sense of this is that self control builds up an account because you don't spend it is teaching discipline that needs to be passed on, but also protects you from some of the ups and downs that come with normal life. The Bible says there are times of abundance, and times of short falls, a Godly person will weather the short falls because they saved during the times of abundance.

The Bible also tells us to give to God, and the value of a right relationship with God will be seen in the blessings that come into your life as a result, but trusting God will take you places

in life you couldn't imagine on your own. The common sense is in being in the realm of blessing rather than mediocrity or curse.

The Bible also says not owe money to anyone, so that you don't have to pay interest. If you save money, you get paid interest, if you borrow, you lose money. This is common sense I don't have to spell out.

The Bible says Jesus came to give life abundantly, and this going to show up in the money that comes to you, so following Jesus is meant to bring you a financial well being that allows you to focus on God more than the worries of the world.

What Tithing does for you

The Bible says "faith without works is dead" and tithing is your opportunity to bring your faith to life. It is one of the simplest, yet for some people, difficult, ways of proving to God that you want a right relationship with him. The popular media makes fun of the act of tithing so much that you really can't walk into a church service without knowing that you have an opportunity to give. The joke the media wants to make it into is that it is an expectation when you walk through the door to give, but the joke is on them, because the vast majority of people who actually do give for the first time, would say that they feel touched by God, the description is usually, "I felt good about giving." This good feeling that people experience is the beginning of a good relationship with God, so it comes under attack by the devil, and that is why the first part of this book is all about how my mind was affected when it came to giving.

Tithing is a process that I have tried to lay out to some extent, with the full understanding

that I can only express the process I went through, and that some people are going to have a similar process, and some people are going to have a very different process. The process is growth, if it is going in the right direction, and you are being obedient.

What Tithing does for you is that proves to God that you are worthy of being blessed, and it proves that you do not deserve to be cursed. In fact, if you are in church and have heard any teachings about a relationship with God, you probably cannot claim ignorance about tithing. Derek Prince shared a story about being under a curse because he had something in his house that he had inherited, but the nature of it was something he, as a Christian, should not have displayed, and when God convicted him of what he had, he gave it to a non-Christian friend. The result for him was moving into blessing, but his friend lived in the realm of the flesh, and had no problems come his way. The standard God had for Derek was different than it was for his friend. Another point Derek made was that some people try to walk on the fence of faith, right down the middle, between both worlds, but he pointed out that the Holy Spirit will electrify the fence, you will end up having to choose which side you are going to be on, and this is the case with tithing. If you acquire an awareness of God, maybe you were totally clueless about him before, it has been known to happen, but once you get a taste of God, you need to start choosing who to follow, God or the world. When this happens, tithing becomes an issue, and you are no longer in the middle ground, you are going to be either blessed or cursed, and I base this on Malachi 3:9 and 10. If you don't give at all, you are cursed, or you can give, and move into the realm of blessing. You can be under curses in ways that do not affect you financially, but if you are under a curse, it very well can affect your finances, as I shared my own experiences with this and how many judgment errors I made along the way as a result of "cursed thinking." Tithing can remove the cause of a curse, (you should still verbally break any curses

over you) but it also gives you the right to ask for Gods blessing. First, if you are tithing but are still financially struggling, verbally break the curses that could be affecting you, and point out to the forces you are combating (unseen, but very real) that they have no right to do what they have done in the past, you are now in obedience to Gods instructions, so you can be blessed. Tithing itself leads to blessings if done with the right heart and motive, but it destroys the reason for some curses, so it truly has to a two pronged effect.

Tithing can change the way you think, it is an act of putting your thoughts under the influence of the Holy Spirit when it comes to decisions on what to do with the money the God has entrusted you with. The putting of money into the cause of the kingdom of God is physically showing God and possibly other people that you are not conformed to the thinking that reigns in this world, that you are set apart, and you are willing to prove that God has transformed your thinking in such a way that you know Gods will for your life and your finances.

Tithing also becomes an evangelism opportunity in that people around you, such as co-workers, who make just as much as you, are going to be able to see what God is doing on your behalf, which may make them curious enough to ask about what God can do for them. This is going to be an observation they make based on you being in the realm of God's blessing, and quite often you may hear your co-workers point out that you "just get lucky" at times, and this is your opportunity to point out the difference between luck and that blessing from God. I have heard it said "you can create your own luck" and the reference is you can create good luck or bad luck, and tithing does shift the direction the luck goes to the good side of things.

Tithing alters your mind set, and of the biggest changes that has taken place in me, is to develop a significant determination to pay off debt. Paying your house off ASAP may not be doable in the near future for you, but other types of debt can be reduced by most people when

they prioritize their finances, and at the time of this writing, I can say that I have some medical bills from me and my family that have recently come along. The cost of oral surgery for the removal of wisdom teeth is a new expense that I didn't have the cash on hand to pay for, and there are similar bills that have come in, and as my relationship with God grows, I have a determination to make that debt disappear as fast as possible, but it is an ongoing desire. In the past, when a bill of this type came in, I would be determined to pay it off, but that desire would fade, and as the desire faded, the sacrifices made to pay it off would also stop being made. When we would get the first bill of a payment plan for something like this, the first payment would be three or four times the minimum amount due, but within just a few months, what was being paid was maybe double the minimum, but within a couple more months, I would be paying the minimum, so the money that should have been set aside wasn't there because I stopped sacrificing in other areas. But the definition of determination indicates that you have a mind set that does not give up.

Tithing also increases your desire to be responsible, it will cause you to take better care of your car, or your health, or house, or other things. Because of the medical bills I was paying on and because of scheduling issues, I hadn't been to a dentist in a while, but God gave me a conviction that my company is providing a fringe benefit that I was wasting by not going, and if ever there was a cause to prove the worth of the phrase "an ounce of prevention is worth a pound of cure" it is dental work. Because of this conviction, even though I didn't really have any issues that I couldn't put off, putting it off was financially irresponsible, and could be potentially very painful in the future, so I now have another debt to deal with, but if I had waited until I absolutely had to go, the insurance would not have covered as much, and the allotment for this year would have went unused, I would have wasted something that was provided to me, not

to mention I would have probably waited until all other bills were paid off to go, or pain forced me to go. One dentist said to me in the past, “If you wait until you are in pain to go to the dentist, it is a good reason to leave the dentist still in pain.” That makes sense, and the biggest obstacle for me has been scheduling, but scheduling anything is stewardship of time, and this is where financial responsibility is going to lead to blessing by putting an effort into using what you have available to use properly while using your time properly. If I wait until pain drive me to the dentist, the likelihood of paying more out of pocket to take care of something that is painful goes up, getting it done before pain drives me to helps spread the cost over a period of time that my insurance takes care of the maximum amount, so what I pay is the minimum.

Tithing also gives a motivation to plan financially. I put more effort into looking ahead and figuring out what financial hurdles await me in the near, and the distant future, and start planning on how to deal with them. As I deal with dental and other medical bills, I have came up with ideas on how to pay for them that are not infringing on other needs, and I believe that many of those ideas have come from God, whether those ideas work out or not remains to be seen, and if they are from God they will if you continue to live in obedience to him. The main point is that I have an idea, where as in the past, I just a problem and a worry.

Another thing I have noticed tithing does for me, is it increases my generosity, so the blessing adds to itself. I have a desire to give to God more, and in different ways. I recently saw a need, and I had a desire to give to that need, but I also immediately came up with a plan to make it happen. It is going to be a generous gift to strangers, but I plan on making it happen next year at this time, and God showed me how to best make it a reality, so that it can make it work without a significant negative impact, and to show my family what we are going to do is going to show them how I practice “true religion,” providing for others that are in need, people I

don't even know, and doing so with their help,

Tithing will motivate you into working at good stewardship, and this includes good stewardship of your mind. I am not just talking about what you think about, but you will feel the need to “add to your goodness knowledge.” If you are tithing with the right heart, you are moving in the right direction when it comes to being a “good” person, you are adding to the “goodness” of your life, but you will desire to add knowledge. When I began to seriously tithe with the intent of breaking through from curse to blessing, I did a lot of research on the subject of money, which meant reading books written by other people about how to be financially responsible, and I watched a lot of youtube videos of pastors talking about their opinions about being Godly with our finances. To be honest with you, the good messages pointed out the importance of tithing, but did not focus on what the financial needs of their church were, instead they pointed out how the person giving benefitted. Before committing to this act of faith, I had no desire to learn about it either, but that changed as I committed the act more and more.

Tithing will help you properly prioritize your bills. IF you give ten percent of your FIRST fruits, when your paycheck shows up, you immediately set aside ten percent of your gross, and then you examine what else needs to be done with the rest for the coming week. I point this out because before I was in the habit of tithing, the bills tended to be put on the back burner, after the grocery shopping. The single biggest difference in the before and after was not in how much I brought home from the grocery store, but how much I spent there. The amount spent went down because I didn't impulse buy as much, and I bought less expensive food, such as pork chops for the grill instead of shrimp, that purchase alone is about 50% difference for one meal.

Tithing gives you a deeper insight into the realm of the eternal rewards that God has in

store for you. The financial rewards on this earth are incentive enough that you should take a step of faith, and give, but the eternal rewards God wants to provide you, go above and beyond what you can see while on Earth. The eternal reward of pleasing God is a powerful motive, showing people where your priorities are, and that you can live with a greatly reduced amount of worry in your life, because you can truly say “what can man do to me?” When you have God working on your behalf. When the apostles were beaten in the name of Jesus, and they walked away praising God that they were worthy of such test. While most of us will never face such a test in our lives, the attitude they had is something that becomes a greater part of our lives as we fall deeper in love with God as we see how much he loves us. This is one of those tests that God only puts in front of people who have reached a certain maturity and faith level. Remember, God won’t give you more than you can handle, and while the joke is that many people wish God didn’t they could handle so much trouble, being given a difficult test, such as a severe physical beating, it is actually a compliment that God allowed it to happen to them. The maturity and relationship with God that allows for such tests is something that does accompany other aspects of our relationship with God, only one of which is the abundant life that accompanies wise use of money.

Where do I want to be?

I admit that I am a work in progress, and I can tell you that I hear stories about other people being blessed in ways I can’t imagine. I know people who seem to have a gift for making money, and part of me wants that gift. One guy I talked too said, “somehow, no matter what I

put my effort into, I seem to be good at making money.” and he talked about a wide variety of business ventures he has went into without knowing much about that type of business, but came out ahead in every one of them. That is a gift. I know people who can look at numbers on a page or on a computer screen and interpret what is going to happen, so they know whether to invest in the company they are reading about or not. That is a gift, or an ability that they acquired by being a student of the data. I hear about people being blessed because they ask God for a blessing, and I need to work on that.

One story I heard was about a missionary who was home on furlough and was raising support, but God prompted him to give away his car. He knew God was prompting him to help someone in need, but his response was to say “Lord, if I give this away, I pray that you return two-fold in return of what I give.” By the time he was heading back to where he served as a missionary, he was driving a Chevy Avalanche, towing a trailer with a Toyota Land Rover (his favorite kind of vehicle) on it, and he didn’t pay a dime for the truck, the trailer, or the Land Rover, they had been given to him free and clear by people moved by God to bless him.

I don’t know if I could pray a prayer asking God to give me two fold of what I give away. Right now, I would have the attitude that God would help me find a way to function without a car (like my prayer about my kids playground slides), I would believe maybe God’s plan for me would be to car-pool with someone so that I can witness to them for the time that I am trying find a way to get another car. I can say the idea of “learn to live without, because it’s not a gift if you ask for something in return” is still stuck in my head. I believe that I should view what this man did by giving that car away was an investment, and it paid off in short order. This missionary had faith that I can’t identify with, and I think this may be a good goal for me, but I probably have to pass some tests that come my way, and this man apparently has done that.

If I look at what the Bible says and compare it to what he his story is, it lines up with scripture, Malachi 3:10 says we can test God when it comes to tithing, and he will pour out his blessing on us. If you read the first part of Revelations, you will see a significant trend, “if you do this, I will do that” both good and bad things are quid pro quo’s direct from Jesus. This is so different than what I have been taught to believe about God. I have heard messages that say the exact opposite, and I just sit back and think to myself “ have you read the Bible?” I also look at all the blessings and curses in Deuteronomy, and they are based entirely on quid pro quo’s of God. If God doesn’t change, then he still functions this way, if you do this, you will be blessed, if you do that, you will be cursed, is a big part of that book. If you feel called by God to make some kind of significant sacrifice, it will probably be according to your faith, plus one degree. God will push your comfort zone, and move you into bigger realms of faith. Be sure that God is the one calling you into some act of generosity, and then I would say don’t be afraid to try to bargain with God, Abraham did in Genesis 18:21-32. God knew the situation, but gave Abraham an opportunity to interact with him prior to acting, that part of the story is there for a reason, we can come to him like we are his children,(Matt 19:14) he is likely to be willing work with us, the outcome for Sodom and Gomorrah was the same, but God to the time with Abraham, and I think that part of the story is included to show people who read it that we can have the same liberty, to try to work with God on issue.

Another story I heard was from a pastor back in the 80's who had two, very nice Cadillacs in his garage. When his friend saw the two cars, he asked how the pastor could afford such high dollar vehicles, because the friend had just come from the small church the pastor worked for and knew the budget couldn’t include enough of a salary to pay for those cars. The pastor told his friend that they weren’t paying a thing for those cars, they had been given to them, but he

also told the friend, that throughout the years they had given away nine cars to people in need.

When I hear stories like this, the theme I have heard is that when people give something big away, the act has a bit of a test in it, but when the right decision is made, people are filled with peace about that decision, and they soon after or as a part of the process, get filled with faith that God is going to provide, and people who live in this realm of giving and blessing actually like it when God asks them to do something, because they absolutely know that God is going to do something great for them in return. There is an anxious anticipation of what is going to come their way, imagine looking under your empty Christmas tree, waiting for the presents to show up over night, but on a scale of a car instead of some cheap toy, this is the state of mind of the people who have passed these tests.

The stories about people giving away cars and getting better cars down the road are people who followed Gods advice, and God went above and beyond to bless them, even if it was an uncomfortable sacrifice for them to make at the time. This stands out to me as one of the biggest financial gifts I know of on this Earth, because I really don't know anyone who has given away a house, but I know people who have opened up their homes to take in people in need. The financial strain and other strain this would put on the host family tells me this is a special calling from God, but the rewards that would come in heaven are going to beyond what most people on Earth would even try to picture. To be honest, the more I think about this, the people I know who have done this, are people who would be insulted if their house guest tried to pay them back, this sacrifice is something that is a gift to God, beyond what most people can appreciate on Earth.

stories of blessings and curses

Obedience to God can come in small ways, or big ways, and little tests of our obedience come from God. I had been raised to believe that God only guides us using circumstance or reading the Bible, but I obviously don't believe that anymore. When I was really learning to hear God speak to me, there was a day I was driving home on the highway, and I needed to veer to the left to get home, so I reached for the turn signal to let people know I was going to change lanes, when I heard the Holy Spirit say to my mind, "don't go left, get in the right hand lane." I said, "I need to be in the left lane, why would you tell me to get in the right lane?" so I went in the left lane, and as soon as I did that, I was at a point of no return on the highway, going back to the right was not an option. This was where one major highway in this city had the ramp go onto another major highway, so there were two lanes for each, but the flow of traffic on this occasion was very heavy, so once I was in that lane, I had no way of going back into the lane I just left, but just as I got to the point of no return, I saw a minivan on the shoulder of the road to the far right, with the four way flashers on, and a woman carrying a child in one hand, a car-seat in the other, and two or three older children walking along the side of the highway in front of where their car had broken down. God had instructed me to be in a position to help someone in need, and I disobeyed because it didn't make sense to me, at least it didn't make sense until after it was too late to obey and do what God wanted me to do. What blessing he had in store for my obedience, I don't know, I just know disobedience taught me a lesson I have remembered for a long time.

That doesn't mean I always obey, and one time, God tried to save me some money, but I didn't obey. One winter I had lost a set of keys to my truck, so I stopped to a locksmith and

asked them to make a new copy. But before I got out of the truck, while in the parking lot of the locksmith, I felt God say “Don’t pay for a new key.” But I said “I like having a spare set of keys for this truck, this is ridiculous, there is no reason not to get a spare made.” So I disobeyed, and went and got a new key made, which cost around \$70 because of the microchip needed for that truck.

The problem was in the disobedience and the human intelligence and logic involved in my decision, but the honest truth to this story is that as soon as I pulled into the driveway of my home, I stopped the truck to get the mail, and as I got out of my truck, I saw the pile of snow from plowing my driveway had melted down a considerable amount because the temperature was 10-15 degrees above freezing. There, sticking up at the top of the three foot snow bank, right at the highest peak, were the keys I had lost a week or two earlier. I walked over and pulled them out, just to make sure they were what I thought they were, and I was absolutely right about what they were. I just sat there and laughed at myself, and said over and over again “you tried to tell me, you tried to tell me, and I didn’t listen.”

I did share this story with a guy at church, and the first thing he asked was “did you repent?” and I admitted, that I did not do that, even though the story was good for a laugh at my expense, I actually did not apologize to God for blatantly defying his instructions. I did so, after that prompting, but to me, the lesson of God speaking to me didn’t take root the first time, so it cost me a second time. We all make mistakes, and sometimes we should share our mistakes with others because, they can learn from ours, but also hold us accountable, to make sure make ourselves right with God.

I already mentioned how God guided us into moving to where we now live, but one criteria for moving was that it was going to be somewhere that I could have the horse that I owned on my own property, and this was what God provided in where we ended up. The possibility of selling the horse entered my mind at different times, and I never felt that God wanted me too, and he made a great pet for many years for the family, but I will add that if you don't actually ride or use a horse, they are a tremendous waste of money. Even through the financially lean times, we made it work, and when we moved we brought him from my parents property to our own, but once we had the property, and were doing the work of taking care of him on a daily basis, I kind of got the urge to purchase a couple of beef steers to raise for meat. Knowing nothing about raising cows for food, I chose to talk to people who had done it, and I got a whole lot of very different advice, and none of it was even close to what someone else said. So I decided against doing it. But within a couple weeks of making that decision, when in church and I was really engaged with God during one of the songs, I closed my eyes to focus on God, and immediately, an image of two Holstein calves in our barn filled my mind. God had just told me to go ahead and do it, and he also showed me what breed to buy, which was one of the questions I had about how to get started. I leaned over and mentioned the idea to my wife, who was on board with the idea. So it wasn't too long after that vision that I made it happen, and it was quite a learning experience, and when the time came for us to butcher one of the steers, we had a few family members interested in buying the extra meat we had. By the time all was said and done, and I did the math involving how much money we spent on food and other expenses, and compared that to what we had in the freezer, we paid a fraction of the cost for the meat we had. The quality was better than I had bought in the store any time recently, and it was almost free, other than the physical work involved. Obedience to God provided a lot of learning

opportunities that have been very useful in a lot of ways, and the food provided saved us a lot of money in the long run, and the family members all asked us if we were going to do it again in the future, which we continue to do. God gave me the urge to make that kind of investment, and I did under his direction, and it has turned out to be a great move for many reasons.

Gideons Fleece Being Used

One of my dad's friends, his name is Darryl, is of the old mind set that God only guides using the written word of God and circumstance. He has a lot of faith in these two things, and it works for him, so I would point out that God works with what you give him, and like tithing, the more you give him to work with, the better the result in the end.

Darryl has taken my dad and some other people out to some property he owns out west for elk hunts, and the story of how he came to own the property is pretty interesting, one I think that is worth sharing.

He had permission for him and his sons to go to property that an old friend of his owned, and it is just one acre of land that butts up to public land, the public land is surrounded by private property, so to access this public land, you have to own adjoining property. To buy this one acre of land is very expensive, because of the limited hunting access, but as his friend faced a lot of health problems from alcoholism and otherwise abusing his body in many ways, he decided to sell the property, so Darryl was at the top of the list of people he was willing to sell it to. Darryl had helped him out so much in the past, and the man wasn't married and didn't have any children, so Darryl was actually in line to inherit the property should the man die, but Darryl

wanted the property, and was aware that with his friend having the issues he did, that the property may get sold out from under him if he wasn't careful.

Darryl believed in "laying out a fleece" according to the story of Gideon in the Book of Judges, so he would say a prayer, asking God to bless and guide the circumstances, and tell God "If this happens, I will take it as a sign that you want me to buy the property, but if this doesn't happen, I will stop right there and let the issue go." He let this method of guidance lead him most of his Christian life, and it worked out very well for him, so he did the same thing in this situation, and the first step in the process of buying the property came about, so Darryl put the next step into motion. There were three or four big things, and countless small things that needed to land in place for the circumstances to continue to guide Darryl into buying the land he was going to inherit, and they all kept coming true as God led him towards making this relatively big purchase. Some paper work was signed, other legal aspects of the process were taken care of, the financial aspect was all arraigned, but the one last "fleece" that he laid out, didn't come through. Everything had went so well up to that point that Darryl was genuinely shocked at the result of this last prayer. He kind of stood there and thought, "I should ask God again" but as soon as he thought that, he knew to do so would be a mistake, God had always guided him well before, there was no reason to doubt it now.

Within two months of God giving him a "no" by means of the lack of result with the circumstances that would have led him into the final step, the man he was buying the land from died, I believe of a heart attack.

When the mans last will was read, the arrangements he had made covered some bases pretty well, but not completely, the property went to Darryl according to the arrangements they had made years before, but not much more of the mans finances were well taken care, most of

what he had went into paying medical bills and the state probate court took pretty much the rest. Darryl had some financial responsibilities involved in making the land legally his, but because of every other hoop the two of them had jumped through together while preparing for the sale, it went very smooth, and cost much less than it otherwise would have, and because they had been working it out for a little while, the expense had already been spread out over a period of time. If Darryl had gotten God's permission to buy that property, he would still have gotten it, but the money he would have paid would have ended up in the state probate court, doing nobody any good except for the state the property was in. Gods "No" saved him a lot of money, but the "yeses" that led up to a certain point made sure he ended up with the property with the least amount of legal hassles after the friend died.

Cursed by family

I feel led to add some stories from my life apart from the main content to show some of what I have dealt with. The first story comes while living at home with my parents, and I had went to a trade school to become a farrier(If you are unfamiliar with what that it, go ahead and look it up). But what strikes me about this is that when I was in the actual school, my parents were talking with people about how accident prone I was, and how it was a bad idea for me to do something that others would consider as dangerous. They had cursed me, and one morning, my truck defrosters hadn't worked properly, I don't know if I hadn't turned the knob properly, or if the blower motor went bad, but I tried to scrape the windshield enough to get to where we were working that day, and hit a tree with my truck. I was only going about 3 miles an hour, so it wasn't physically painful, but it did bend the bumper, wrinkle the fender, and do other minor

damage that devalued the truck. Cursed thinking says, “go ahead and do something stupid, nothing is going to happen” but it does happen. Did the curse affect my truck, or my actions when I didn’t turn the knob properly? Probably, but it probably also affected my decision to drive without a clear windshield.

Cursed by not Tithing, the Bad Answering Machine

Another story from this time in my life was my answering machine going bad. I was laying in bed when I heard the phone ring, and I heard the machine kick on, and it hung up, so I assumed the person calling didn’t want to leave a message. But it did it a few times in a row, and because I was tired from working late the night before, I didn’t get up and actually answer the phone. Later that day, a friend left a message on the machine and told me how many times he had to call to get it to actually take a message. This was in a time period that tithing was something I “couldn’t afford to do” and so I was under the curse of that church. It turned out that the person calling was a recent new customer who had a lot of work, but when he couldn’t leave a message due to a malfunctioning answering machine, went ahead and taught himself how to do the work himself, so not only did I lose a potentially high paying client, he eventually learned enough to compete with me for business! Under a curse!

The Roller blessing

Because of the ground mole tunnels in my yard, I thought about spending a couple

hundred dollars on a piece of lawn equipment to roll my yard flat and maybe even kill the moles in the process. But one day, when I saw the piece of equipment on sale for a discount, I was ready to go home and trade my car for my truck and go back to get what I wanted, but God stopped me. He didn't hit me with a conviction, but he instead filled my mind with a vision of a homemade version of the same thing, and then he gave me a vision where all of the material I needed to make it myself was located on my property. I had some scrap steel in an area out of my way, and forgot what I had there, and when I saw this image in my mind, I knew God was saving me money. When I got home, everything was exactly as the image in my mind, and within a couple hours, everything was almost assembled. The only thing I had to do was use a die grinder and file to smooth out one weld on the inside of a pipe I was using in the project. Once that was done, everything fit right together and I was able to use it with little trouble. It turned out I didn't use it as often as I thought I would, so spending the money would have proven to have been more of a waste. But I was also able to share with my neighbor how I built it rather than buy it, and he had to acknowledge that God guided me into saving money. He is not a Christian, but has heard enough stories about what I believe that this one hit home with him one more time, giving more reason to believe that God does work on our behalf.

A Small Intercession from God

God does intercede on little ways, just today, I was about to pay for something using a debit card, and just as I took one out of my wallet, the one I use the most, a thought hit me that the account for that card was too low to cover what I was buying, I had pending charges coming up for that account. So I quickly grabbed another card, and paid using a different account. Even

though what I wasn't buying wasn't a big expense, there was no reason to risk a "transfer fee" or "overdraft charge" on the account I was going to use, there was enough money in another account to get what I was. The only reason this hit me at the time it did, I believe, was God helping me. I don't carry large amounts of money in cash or have a lot in certain accounts because the accounts that I use for most purchases don't pay me interest, and, if identity theft ever is an issue, they won't get much before I notice the problem. Gods help can come in big and small ways, and this is Biblical because God notices even the cheapest of birds, the sparrow, when it dies(Matt 10:29). Every cent counts, and God is willing to help, if you put your faith in it and obey him.

Interest

Credit card companies have ingrained into us the idea of the "buy now pay later" mentality, which leads to a lot of financial problems. I just paid on a card and I noticed the balance went up by 10 dollars because of the interest on that card. Why am I okay with paying ten dollars for nothing when I'm not okay with watching a 10 dollar bill fly out of my hand and blow away in the wind? I would chase that 10 dollars down if at all possible. Wasting money on interest is a great tool the devil uses to keep you from the abundance of life that God intends, but interest can work both ways, for you or against you, so I try to ingrain in my kids the value of having money in savings to prevent losing money in interest, and to gain it by interest.

One of the points I have shared with my older children, is the value of saving early. If you follow through with doing the math, and I have seen this demonstrated in the past, is setting

money aside into an Ira account that pays compound interest. If you put a thousand dollars into an IRA when you are 18, and don't touch it, the compound interest pays well enough that it is more than what a person who waits years to do the same thing, but puts in a thousand dollars every year. The formula for compound interest is this(Sorry if the wording is confusing and complicated, but you can find on the internet pages that will do the calculations for you. I figure laying out how it works is beneficial for the illustration) : Total amount after number of years equals the amount initially set aside times $1 + \frac{\text{interest rate}}{100}$, raised to the power of the number of years. It looks like this, $A = P(1 + \frac{r}{100})^n$. If we plug numbers into the equation it looks like this, starting with 1000 and an interest of 10 percent and we will do the math over a few different years. There is another factor, which is how often the interest is compounded, monthly or annually, so we will deal with it annually first, then change the figures. If you use a scientific calculator, it is easy to do the numbers yourself, I am just using an online compound interest calculator, but in ten years, you have \$2593.74. If you leave that for twenty years, you have \$6727.50, if you change that to thirty years, you have \$17,449.40, and if you wait 40 years, you have you have \$45259.26. That is just because you set it aside and didn't touch it. If you are able to find a place that compounds your interest monthly, lucky you, but here are the numbers. In ten years it is \$2707.04, twenty is \$7328.07, thirty is \$19,837.40, and forty is \$53,700.66.

When I showed my daughters this info, they asked "how can banks afford to pay this, and I told them, "Well, when you buy a house, this is what you pay them on your mortgage." and they were not happy with my answer. But the lesson was made that a big down payment reduces how much you pay them. Unfortunately, my older daughter only took one lesson from this illustration, which was that the interest rate is something you don't control, it does vary

according to certain markets, but that is not your issue to worry about, what is yours to worry about is whether you put money into this type of account or not.

I changed the numbers in my calculator, so let's say put in \$5000 your first year, if the interest is compounded annually, in ten years you have \$12,968, in twenty you have \$33,637, in thirty you have \$87,247, in forty you have \$226,296. Let's say you put that in when you were 18 years old and you didn't touch that until you retire at 68, so fifty years of working, you have \$586,954. If you invested in other ways and don't have to touch that money, so that you let it sit until you 78, you have \$1,517,408. Five thousand dollars turns you into a millionaire without ever adding more to it on your part, so can live very comfortably with just setting some aside and leaving it. The annual percentage rate varies from year to year, what I have been told is that on average, the interest rate on this type of account is actually around 12 percent, but I have been told that there have been years that it has been as high as 15 for some years. If you change the interest rate from ten percent over 60 years to 12 percent, the amount is now almost 4.5 million, and if you change it to 15 percent the number is almost 22 million. No, you don't control the interest rate, that is subject to things beyond your control, but you control how much you put in to start with, and how long you put money into that type of account, and whether or not you touch that money. In the United States, the IRS has rules about how much you can put into an IRA account, which is about 5400 per year unless you're over a certain age. That rule exists to limit how much you can benefit, but taking advantage of what you can is up to you, can you come up with a hundred dollars a week to start with? One suggestion I would make would be to ask your parents when you are about 15 years old to put money into an IRA that can be transferred to you rather than buy you Christmas presents. Regardless of what you can do on a weekly basis, putting nothing aside is the surest way to accomplish nothing.

Housing Market and its Impact on you

Another point of interest is about home ownership, and I really have always viewed a house as a home, and haven't worried about the financial asset or liability of it, but when the economy went down in 2008, a lot of people let their homes be foreclosed because it was no longer worth what it had been. They may have paid \$250k for it, but because of so many homes being sold, it may only have been worth, \$160K, and making the payment didn't make financial sense, they viewed their home as an investment, and decided to cut their losses on the financial gamble of their home. I don't understand this, and think it is wrong, I believe that the Bible says you are to pay the people what you should, and by letting their home be foreclosed on because it lost value seems like stealing, not paying back what you agreed too seems like an act of deception with financial benefit as the motive. Since the Bible says "Do not be conformed to this world" I think acting in such a way and making such a decision with that motive is a sign of the devil having more influence than God. Selling the house for a loss is at least more honest, but I don't want to dwell on what others have done that I disagree with. One of the big points I want to make is understand what you are doing when you make such a big decision.

I know people who live in Chicago, and they need a big paycheck to live where they do, but when I heard how much they paid to buy a townhouse, I couldn't help but do the math and tell myself, I don't care how much they make, they are spending way more to live there than I do too live where I do, I'm better off being where I am. But when I talked to them about this, one of the things they pointed out was that since they came to America from a different country, they were planning on working for 30 to 40 years and then moving back to where they had come from. They also pointed out that the value of the home they bought would have gone up in value

over that same period of time to where they believed that when they sold it to move back out of country, they would essentially have lived for free or maybe even made a profit from the sale of the home.

I have to admit that I have not done the math on how much interest they would be paying over the course of a thirty year mortgage, but the big point of interest is that the rent for them to live in apartment in that same area would have been extremely expensive, and something they would never get any amount as a return down the road, rent would just be gone forever, serving the same purpose, a roof over their heads. Everybody needs to decide for themselves what the best scenario is for them, but judging other people without thinking through their circumstances is not going to be helpful, I live where I do because God led me to move there, but there are a lot people who are going to live in other settings because that is where God has led them, the blessing for a person in one setting is going to be different than the blessing that someone else gets in another setting. Being aware that people view investments differently is a part of letting the Holy Spirits wisdom have more say than yours.

The Year of Jubilee

I decided that I was going to get a new Bible and I was going to highlight every thing in it about being blessed by God. I started in Genesis and am still working my way through, but I noticed something interesting in Leviticus 25. For the year of Jubilee, God instructed people not to plant anything and to put no effort into producing any kind of food, the food they get would come from a land that they put no effort into. The people would survive, and be capable of surviving on what grew naturally. I believe this does a few things, and they are lessons we can

learn from. One of the big things would be to view God provider, rather than yourself and your efforts. The year of Jubilee took place every fifty years, so most people would only deal with this once in their life, so with only one exception, every thing came from the result of what they did, success and provision were things they could take credit or blame for, but in the year of jubilee, God reminded them who the provider really was.

At the end of the chapter, God also tells us that every 6 years God would pour out a blessing that could be stored for 3 years, so the people had some things to do for this. One, is to make sure they had room to store three years worth of surplus food rather just one years worth of food, and they also had to train themselves to have self control and not over indulge, to ration the over flow properly.

The first part of this is not as easy for me to relate to as the second part, being prepared for such an overflow is not something I am accustomed to, even though I have had some big paychecks from working a lot of overtime in a short period of time, that money went to past due bills, like student loan debt or credit card debt, or vehicle loans, etc. If I had a debt of any kind, that surplus went into making the debt disappear rather than gain a lower interest than what I was paying someone else. Since I have made a lot of progress, I don't work as much overtime, and the opportunities have not come along as often, so I haven't had opportunities to adopt a new way of handling that overflow, but I should prepare for it to some extent. Like I have said, I am a work in progress.

The second part is easier for me to understand, where you ration what you have. When I returned to college to be obedient to God, our income dropped to 1/4 of what it had been, which led to a lot of adjustments. One of the memories that the Holy Spirit brought back to me was that before I quit work, we would take out the garbage about once a day, but after I quit, that

reduced down to about once a week. How does that happen? Without being specific, because I can't remember the specifics, I can say that the wastefulness stopped. This was something that was never examined until after the change was made, and the Sabbath year for the land is a good analogy of taking time to examine your habits, and learn to cut back, and to become more resourceful.

The next point of interest about the Sabbath year for the land is that the people who would normally be planting or weeding or watering, would now have time to spend more time in prayer, and fasting would have made sense as well. Why not fast more often during a year of no harvest? But the time in prayer probably also helped God guide them into better stewardship practices. Or maybe they became better hunters or fishermen during the time they were not planting, God may have provided a different type of food during that year. It makes me wonder how many new techniques of food gathering may have been discovered during that Sabbath year.

Something else I noticed is that when I fast, I notice that my stomach shrinks. Not the waistline, at first, but the organ itself. If I make it a habit to fast, the amount of food I am physically capable of holding in it gets reduced, so I literally am unable to eat as much at one sitting, which will save money in the long run. I also notice that when I make this a habit, the waistline does shrink, rather than expand. It is not a diet plan, it is a time of relationship with God for a purpose, but the effects are evident to me, and when I don't need to buy bigger pants sizes, but can continue to wear the same size over a long period of time, I know I am also a good steward of my health.

A year without harvest probably had a lot of benefits that are not evident on the surface, but I would challenge anyone to see how something like this could apply in their own life.

Pracitcal Tests

Awhile back, I walked into a place to get my lunch, and a man who looked like he may have been homeless was walking out as I came in. When he saw me, he threw away what was in his hand, and I could see in my peripheral vision that it was a Styrofoam cup that the restaurant uses to give to people for their drinks. As he was doing this he immediately asked me if I had any money I could give him to help him buy lunch and I gave my automatic reply, which was “No, I don’t” and he walked out and I walked up to the counter to order. The Holy Spirit prompted me to think about the fact that the Bible says “Give to all who ask” and I have my share of thoughts on this, and that it doesn’t always apply in every situation I face, but on this occasion, I didn’t even think of asking God whether I should or not. I just gave my standard answer, and I actually lied to the man. When I had this talk with God about my response, I realized that because he was leaving a restaurant, and throwing something away, I came to the conclusion that he had eaten already, so he was asking for money out of habit, that he lied to me first, so my lie to him was okay. I didn’t see a food wrapper being thrown away, I saw a cup, and maybe he was still hungry because he could only afford a small amount of food and genuinely needed more.

Either way, I knew I blew it in that situation, not in how I didn’t give him any money, but in that I didn’t even ask God, I just acted based on habit, and it is a habit that is in opposition to some of Jesus instructions in the Bible.

A couple months later, I was looking for an opportunity to redeem myself in God’s eyes, and this is also something that we need to be warned about. When I have found myself in this

situation, I have given money to people I shouldn't, and have not felt blessed by what I have done. On one occasion God gave me a learning opportunity, I was hanging out with a friend who was quite a bit older than me, when a car pulled up next to us at a gas station. A couple of women were in the front seats with kids in the back seats, and they were asking if we would be willing to give them some gas money to get home and they had a sob story about how they ended up in their predicament. My friend, being older and wiser, asked a couple questions, and didn't like their answers, but he told them, "Hey, my truck is just about full, I'll pull ahead and you pull your car up to the pump and I'll put some gas in your tank." They were pretty adamant about being able to pump their own gas, implying that they just wanted him hand them cash, and he pushed the issue just a little by moving his truck forward and waving them up. When they got to the pump, he pumped gas, but was only able to put in about a gallon of gas. It was less than that, but they commented how the gas gauge must not be working, and they were very thankful for what he had done for them. When they drove off he told me he heard too many inconsistencies in their story to believe everything, that was why he wasn't surprised at how much gas they had. We watched their car pull into another parking lot and they started a conversation with a guy walking into another store, their little con artist job had relocated about a hundred yards away, with a new target, and probably continued for some time. I don't readily give cash to people who ask as a result of this experience, and that is a good lesson about being discerning, but God needs to lead, not human wisdom or emotion, on some things.

A couple months after blowing it with the guy in the restaurant, I saw a guy who was apparently homeless reach down and pick something up, and then his hands went through a series of motions. I figured out that he was cracking and eating nuts that he was picking up off the ground. There are a few variety of nut trees where I live that are really good, so if he was

eating them because he liked them, good for him, but I judged by his appearance that he may have been doing so out of hunger. I was moved by what I saw, and remembered the verse where Jesus told people “I was hungry and you did not feed me” and when the people heard this, they came back with “when did we see you hungry” and Jesus said “anytime you saw someone else hungry and did nothing to help, you were treating me the same way. Whatever you do for the lowest person in your society you do for me”(Matt 25:37-38) so I wanted to help. I made a decision to give the man some of the cash I had in my wallet, since it wasn't even close to lunch time, and we were not anywhere near a restaurant or store. But as soon as I made the decision, I was given a sense of conviction that this was wrong, so I didn't, and said “okay Lord, you don't want me to give to him. I will move on.” and I felt a small, quiet voice in my head say “thank you for thinking of me.” God knows what kind of trouble could have come from doing what I was going to do, and the conviction provided prevented me from following through with my decision, this situation was definitely handled better than other one. If you question whether or not God wants you to do something, quite often the best thing to do is make a decision, willing to follow through, but open minded enough to change your mind. Once the decision is made, and you have serving God as the motive for what you are about to do, you should get one of three feelings, one would be a sense of peace, which is God telling us that we made the right decision, another one would be a sense of condemnation, which is God telling us not to do something, or absolutely no feeling whatsoever, which would be because your relationship with God may be suffering, or God doesn't have a very strong opinion about what you are going to do. If you do what you were going to do, and God isn't giving you peace, I would also say that you will act without Gods blessing over what you are going to do, so don't expect God to reward you. If you are moved to commit an act of kindness, the reward you get is going to be knowing

that you helped out someone who appeared to be in need, which is fine and good, but God's blessing is often the goal for me, I prefer to save my resources for when God is going to bless what I do. To disobey the feeling that God gives you is going to be a mistake, and this peace is from 1st John 3:21, this has been something I have used to let God guide me in the past, and Jesus said "my sheep hear my voice, and they know me, and they follow me"(John 10:27), so if you are one of his sheep, you should feel his guidance, and you should obey.

What the Future Holds

In Derek Princes book "Blessing or Curse, you can choose" he points out that in the book of Dueteronomy that God describes one difference between being blessed and being cursed is that "you will be the head and not the tail" so he asked God to clarify this for him. The response he recieved was that the tail follows where the head leads it, so to be blessed means you are going to be leading others in various ways, as opposed to getting led around by others. If you think about the value to Gods kingdom of his blessing over your life, don't you think it would be better if good, solid Christian people, are the one's in leadership roles, as opposed to people who don't believe in God having those same roles? Just as I was finishing this manuscript, a position was posted to be filled where I work that I ignored, mainly because of where I believed the position was located. It was then clarified a few days later that the position in question was not where I thought it was, it was in the same headquarters I currently work in. Upon hearing this, I chose to pursue applying for that job, because it comes with a pay raise, and it would put me in a place of more influence. If I were to look at where I can get promoted in my current situation, there is only one step up, but if I do get the other job, there is more than one step up that could come my way, if God so chooses to bless me. For various reasons, I had no initial interest in this

job, but I was reminded the many people complain how the church is full of hypocrits, and one person whose teachings I respect tells how when he hears someone say that, his response is along the line of “the Bible tells us that the church has hypocrits in it, that doesn’t mean you have to be one” and I really felt that after I spent the time writing that not only will following the Bible’s instructions about how to use money make us better off financially, but God will also give us opportunities to make more money if we obey him. I cannot in good conscience try to produce a work that teaches this idea without at least trying to prove that I believe it and that I am a good steward of the circumstances and opportunities God provides. I sent some instant messages to the people involved to express my interest, and am working through the process, but even if I don’t get the job offered, for whatever reason, someone has heard what I believe and why I believe it. The situation will be in the Lord’s hands if I do my part, but it won’t be in God’s hands if I don’t fill out the proper paperwork.

My next trip.

As I mentioned earlier in this writing, one very significant part of my life was going on a hunting trip that cost a decent amount of money, and I have felt that God orchestrated that trip for a reason, and I was humbled by what took place. I have also admitted to feeling entitled to do the same thing, and didn’t feel blessed at all by the trip, and God speaking to me about how that trip was taken out of my desire, and not led by him.

I do feel that I have another trip in my future, but has yet to take place, and has been delayed at least once. It is kind of a big trip, and as I struggled with the possibility that it was a mistake to plan this trip, I have felt that God has moved to motivate me to proceed with going.

The first two trips I took, I felt God behind me, to a significant extent on the first one, to a much lesser extent on the second one. Both trips were a blessing, for very different reasons, and I can say I felt peace from God come with the decision making process for each.

The third trip I took, I can honestly say I never felt a conviction about going, but I never really had peace with God behind the planning process. I did ask a few times, and I felt God tell me that he was fine with me going, through verses in Eccl or like in acts about Annaias and Saphira, God was saying I can use the money how I want, just don't try to lie about certain aspects of things, so I don't think going was a sin of rebellion or foolishness, but it definitely didn't have Gods blessing behind any of it. It was frustrating at times and turned out to be fruitless, and when talking to God about it, he said to me "this was all your doing, not mine" and I got the point. God went with me to some extent because about four hours after getting home, my truck wouldn't start, and a part had went bad on the way home. That part could have went bad at any time during the two day drive home, but God got me home, where help was readily available.

But while waiting to go on that trip, I felt the urge to plan one more big trip, and it was bigger than any of the other trips when it came to planning. The expense is on par with other trips, but as I contemplated whether or not I should go(something I didn't even once do on the fruitless trip) I mentioned to a few different people at different times about my plans, waiting to see what feedback I got. Seeking input from acquaintances I don't know well is actually helpful because they don't have as much of an agenda as people close to me, but everyone of them said something to give me peace about proceeding with the plans. One person immediately said "GO! If you can financially swing it, you should go now because you don't know what the future holds, you may not get another opportunity to enjoy what you have worked for." Peace

from God accompanied that statement. As I was thinking about this upcoming trip and contemplating about the expense of the dentists appointments I was dealing with at the time, I felt the Holy Spirit prompt me to get the dental work done in preparation for going. I have felt God give me guidance because being on any kind of trip away from home and having that type of issue could be a big problem, so God led me to take care of that aspect of my health so I wouldn't have trouble of that sort when I do go.

The way I handle my money is designed to meet my needs, and I have money left over because of Gods blessing, and I plan trips like this to make my job worth going to, the frustrations of working there have to have some kind of offset, and this is mine, as long as I am responsible in the other areas of life, I think God is okay with me going. When the one person said "GO!" The verse about the farmer building bigger silos immediately came to my mind, I believe this to be the work of the Holy Spirit giving confirmation that he wants me to go, and when I do read Ecclesiastes(ch 5:13), I see advice from a wise, wealthy king, hoarding money can lead to ruin, so while I do need to save for many reasons, I do get to spend some of it for myself as well, as long as it is kept in proper priority.

Speaking of priorities, as I seek Gods blessing, understand that this writing is a result of obeying God, to put this much in print has taken time, so I have been sacrificing in some areas to accomplish this, and I want to point out that when I have had certain overtime opportunities, I have turned them down because I would rather spend my time writing, believing that the reward God has in store for me is going to far offset the extra money a few hours of work could bring. The reward will be in heaven, but I also believe there will be a reward on this earth as well, maybe in the thanks of people who read this, but possibly a financial reward as well. Now, I patiently wait to see what God is going to do next, when it comes to serving God, I believe there

will always be something on the horizon for us. He is refining us as instruments or tools for him to use throughout our life, and God will be a good steward of his resources, and those resources are you and me on this Earth. Go, and see what God does with you.