

*PRINCIPLES OF
FINANCIAL STEWARDSHIP*

MAKE A WAY® MINISTRIES INC

Principles of Financial Stewardship

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PUBLISHERS NOTE:

Did you know that there are more scriptures in the Bible about finances and property and their related stewardship than any other subject? The fact is according to *Crown Ministries* there are more than 2,300 scriptures on this subject which is about three times greater than the next most popular subject. And of particular note is that fact that about two-thirds of the thirty-eight or so Parables of Jesus involve those same subjects.

Yes, the Bible has a lot to say about our finances including hundreds and hundreds of commandments and instructions and guidelines. Unfortunately, most Christians don't either don't know what the Word says about this subject or they don't care about it and go on about their financial lives pretty much the way the World does with just about the same results. Believers wonder why they don't become prosperous in life even as they routinely ignore the biblical principles God has provided to lead us to financial victory and success. This publication will bring you into contact with a number of these principles, certainly not all of them but enough to get you going away from the World and towards the Kingdom of God.

Keep in mind that this publication is not an exhaustive study on the subject and should be considered with other publications and sources of information to arrive at a full understanding of Financial Stewardship. You can also call this agency at your convenience and without obligation to discuss your questions with an experienced minister. In addition, all users of this report are urged to consult with their church leaderships, financial professionals and/or legal counsel to clarify any issues left unresolved.

It is required that a man be found faithful – 1 Corinthians 4:2

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Introduction

This publication is a compilation of past articles from *The Faith Life Way Newsletter* specifically on the subject of Financial Stewardship. *The Faith Life Way* was a weekly publication and an outreach ministry of *Faith Life Fellowship*, a bilingual word-and-faith house church that met faithfully each week in Miami, Florida from early October 2007 until mid-July of 2012 in the home of Sherri and Bill Miller.

As a compilation you will find in this publication a certain amount of duplication and overlap because each article had to remind readers where we left off the previous week and also allow for new readers that were picking up the series without knowing what had been previously discussed. It has also been left in the same chronological order it was originally published in and no attempt has been made to remove the seasonal references that occasionally influence the content of certain articles. Most of the articles dealt with topics and issues that the group was discussing around the time that each article was originally published.

The Bible has more to say about finances and their related stewardship than any other subject by a factor of three to one verses the next most popular topic. The Bible also says that God owns everything there is. We aren't owners of anything and if that's true, then what are we? The answer as this publication reveals is that we're STEWARDS of what belongs to God.

A STEWARD is defined as someone who manages or administers the possessions of another. If we see ourselves as STEWARDS of what belongs to God then we'll want to manage His assets according to the direction and leading of the Holy Spirit and based on what's best for the Kingdom of God. Accordingly, this publication focuses on a number of the main principles that all Believers need to understand if they aspire to financial victory and success in the Kingdom of God.

The fact is we'll never be truly successful in the World. No, the only place true biblical success is even possible is in the Kingdom of God and it runs by a totally different system than the World does. The bottom line is that the Believer must learn how to operate in the Kingdom because God has set it all up so it can only operate His way.

May God bless your hunger for His Word with illumination and understanding leading to your future financial success in the Kingdom of God!

With Love in Christ,
Dr. Bill Miller
June 2013

Part One – A Close Connection of the Wrong Kind

May 8, 2011

A couple of months ago we started discussing financial issues in our group and as we looked around the Body of Christ we saw that a lot of other folks were talking about the same things. So, with the leading of the Holy Spirit we decided to start a new series of newsletters on the subject of FINANCIAL STEWARDSHIP. People are concerned about the way their financial affairs turned out for them during the recent Recession and what the outlook is for their recovery down the road. Meanwhile just this past week the national unemployment rate went back up to 9 percent even though the Recession was declared officially over by the federal government almost two years ago. Apparently it *“ain’t” over ‘till it’s over* and our fundamental concerns still seem to come down to the following two questions:

1. What were the causes of my financial vulnerability during the Recession?
2. How should I set myself up to avoid having financial tribulations in the future?

The answer to both questions is related to the fact that for a long time a lot of folks haven't been observing BIBLICAL financial principles. What is one doing if one isn't following biblical financial principles? The answer is that by default they're following the *world's* financial principles. You see, they're only TWO financial systems we can choose from: the Kingdom of God system that we can find described in our Bibles OR the World's financial system we can find everywhere else OUTSIDE the Kingdom of God. A lot of Believers try to mix the two but that idea won't ever be successful because the World's system corrupts everything it touches. No, the heart's desire of the Believer has to be to SEPARATE as much as possible from the World's financial system and treat it like the plague!

Let me give you a prime example: the Bible says clearly that we should NOT go into debt (Romans 13:8). It says that indebtedness is a curse (Deuteronomy 28:44) and that by going into debt we put ourselves in bondage to our lenders (Proverbs 22:7). But the World system says it's okay, in fact *“normal”* to use debt to enjoy material things now instead of having to wait until we've accumulated the money. It says also that the way to quick riches is to go into debt in order to acquire assets that will appreciate at a higher rate than the interest we'll have to pay on the debt. Which one of these philosophies do Christians follow? The answer is that MOST of us try to mix them together. While we're in our churches we talk about not going into debt but then later we easily succumb to the temptation and go into debt anyway all the while talking ourselves into EXPECTING that for some reason *“God will protect us and miraculously provide”* whatever we need to pay off the indebtedness He had previously instructed us to stay away

from. Then we get angry at Him when the tribulation comes even though we're the ones who made the decision to do something OUTSIDE the Kingdom of God exactly opposite to His instructions.

The truth is the families who've had by far the most trouble from the recent Recession and in the ongoing recovery since the Recession's official demise have been the ones who were in debt BEFORE the economic collapse. Quite simply, the greater the indebtedness the greater the tribulation! And those who had gone into debt to make investments in the real estate market because they were going to experience such great appreciation and "get rich quick" are the ones who've had the most financial trouble. The World's system just NEVER works out over the long term. In fact it's VASTLY inferior to the Kingdom of God system but most Christians go right ahead and put themselves BACK into the inferior system even though we are able to stay out of it if we really want to.

Friend, indebtedness is just one of a number of symptoms of living life too close to the World. The Bible says that the whole world lies in the power of the evil one (1 John 5:19). Indeed the Bible warns Believers to NOT love the World nor the things in or of it because everything that's in the World involves the lust of the flesh, the lust of the eyes and the pride of life and none of that is for the Believer (1 John 2:15-17). If we get too close to it, if we get too involved in it failure and defeat are the INEVITABLE outcome just as happened in the recent Recession.

The World's financial system is broken; it's beyond repair and always has been. Believers need to get as far away from it as we can and a good way to gauge what NOT to do is to watch what non-believers are doing with their money and then be sure to do something different that lines up in agreement with the Word of God. Here're a few things to be working on that will help you move toward increasing SEPARATION from the World's financial system:

1. Establish a specific plan to get out of debt in five years or less.
2. Stop getting into get rich quick schemes.
3. Use your Faith to connect to God's provision.
4. Stop getting into speculative investments.
5. Stop risking God's money against influences that are out of your control.
6. Study the Word of God to learn the financial principles of the Kingdom.
7. Focus on establishing a meaningful savings fund that can help you get through bad times.
8. Work toward reducing your dependence on income from secular employer organizations.

Above all we need to finally see the World as a threat to our welfare. The Word of God says that it's dangerous and to get away from it, to separate from it. But we're used to the World and most of us haven't learned yet how to operate according to biblical financial principles. We desperately need mind renewal in this area and the best way to get it is to study the Word and

become familiar with God's ways of finance. There's a lot to learn because it's by far the most popular topic in the Bible. But if we don't do it, if we don't bring our finances out of the World, then we're destined for the same outcome of defeat and failure the next time some big economic problem rolls around. Start making the separation and God will help you make the necessary changes.

Part Two – Everything Belongs to God

May 15, 2011

Tonight we're continuing our new series on the subject of financial stewardship. The motivation for it is that so many folks are still engaged in a battle with financial hardship that has gone on a lot longer than anybody thought possible. How do we get out of this? The answers can be found in our Bibles where there're more than 2,000 scriptures to guide us back to success and prosperity. But we have to understand God's ways of doing things and commit to applying those ways in our thinking and in dealing with our finances.

Last week we talked about the problem of being overly connected to the World's ways of doing things. If we aren't following God's ways and seeking first the Kingdom of God then by default we wind up doing things according to the ways of the World because there're only two choices. Another way to say this is if we don't know how to operate in the Kingdom of God then we automatically fall back into the World's ways of doing things even though the Bible warns us pointedly and repeatedly to stay away from the World. Indeed our Bibles say clearly that EVERYTHING that's in the World involves the lust of the flesh, the lust of the eyes and the pride of life (1 John 5:16). In sum, the reason so many people are hurting financially right now is that they got themselves too involved in the World's ways of doing things in the years leading up to the recent Recession and if we don't learn some new ways, some biblical ways for our finances then we're destined to wallow in defeat and insufficiency for a long time.

Definition of Stewardship

One of the basic financial principles in the Kingdom of God that Believers need to accept so that meaningful change can begin is that EVERYTHING belongs to the Lord. We think we can have our little contracts and agreements and legal system which say that people own things but our Bibles say that God owns it all:

Psalm 24:1 = *"The earth is the Lord's, and the fullness thereof."*

Psalm 50:10 = *"For every beast of the forest is mine (God speaking), and the cattle upon a thousand hills."*

Psalm 89:11 = *"The heavens are yours (God's) and the earth also."*

Haggai 2:8 = *"The silver is mine, and the gold is mine, says the Lord."*

Ezekiel 18:4 = *"Behold, all souls are mine (says the Lord)."*

So if God owns everything what are we? The answer is that we're STEWARDS of what belongs to God. A STEWARD is defined as someone who manages or administers the possessions of another. If we see our financial goals as working to ACCUMULATE assets that we can own and

control for the purpose of establishing power and financial security on the earth, then we're going in the direction of the World. If we see ourselves as STEWARDS of what belongs to God then we'll manage His assets according to the direction and leading of the Holy Spirit and based on what's best for the Kingdom of God. The truth is if we could be content to be STEWARDS and let God be the OWNER, the financial rewards for COMPETENT STEWARDSHIP are far greater than what we can ever achieve by insisting on the pursuit of direct ownership the way the World does.

Competent Stewardship

Notice the previous sentence uses the expression COMPETENT STEWARDSHIP. What makes a competent STEWARD? A COMPETENT STEWARD is a Believer who's managing the assets and affairs of God on the earth according to the ways of the Kingdom of God. A COMPETENT STEWARD is someone who's become skilled in managing things according to biblical financial principles and who's ALSO sensitive to the leading of the Holy Spirit. How often have we made important financial decisions without even consulting the Holy Spirit and then after we fell into the inevitable consequences have had to cry out to God to come rescue us? Or worse, we forgot to consult with the Holy Spirit and have then blamed Him for the outcome?

God is looking for COMPETENT STEWARDS He can depend on to manage a portion of His Kingdom. The more COMPETENT a STEWARD is the more of the Kingdom the Lord is willing to assign to that STEWARD to manage and be accountable for. We have to be willing to start out small managing for the Lord what we're able to handle according to His assessment of our current level of COMPETENCY; and as we're FAITHFUL with the few things we start out with, God will put us in charge of more things (Matthew 25:21). The portion of the Kingdom we're STEWARDING will grow and produce fruit and glorify God and the result will be victory and sufficiency in ALL things.

Friend, the basic characteristics of a COMPETENT and FAITHFUL STEWARD that we should be eagerly striving to acquire include the following:

1. Understanding and acceptance of being a steward instead of an owner
2. Sensitivity to the leading of the Holy Spirit and an EAGERNESS to seek His direction
3. Willingness to put the Kingdom of God first
4. Growing knowledge of Scripture as particularly related to financial principles
5. Constant concern for getting too close to the World system
6. Understanding that God's property has to be defended against His/our enemy

Becoming a COMPETENT STEWARD doesn't happen overnight but it's something to be worked on. If we're seeking first the Kingdom of God (Matthew 6:33) and if we can accept that

everything we have belongs to God, we can grow into COMPETENCY. The Lord just wants to see us trying to improve our lives by working to come into agreement with the Word and His ways of doing things. Get the right attitude and the Holy Spirit will help you and guide you to where you need to be.

Part Three – The Principle of Putting God First

May 22, 2011

Tonight we're continuing our series on the subject of *financial stewardship* and I sincerely believe that those who'll read these articles and study the concepts we're discussing here will be rapidly empowered if they haven't already to OVERCOME the financial hardships that plague the World's environment so they can enjoy the victory God wants all Believers to have. So far we've discussed two IMPORTANT financial principles that are vital for Believers to understand by personal revelation so they can apply them effectively in their lives:

1. Believers must separate from the World's ways of financial management and renew their minds to the ways of the Kingdom of God found in our Bibles because there's NOTHING in the World that's from the Father (1 John 2:15-16).
2. Believers must accept that everything pertaining to the earth belongs to God (Psalm 24:1); we're all merely the stewards or managers of His property. The truth is we don't actually own anything.

The Problem of Our Carnal Nature

Financial principles in the Kingdom of God aren't acceptable to or understood by the CARNAL person. In fact, our Flesh nature doesn't want to deal with them because its objective is to dominate our lives to the exclusion of the Holy Spirit which by default requires us to be connected to the World system. That system is based on self interest and self reliance and is subject to the validation of the five physical senses: seeing, hearing, smelling, tasting and/or touching. The word CARNAL means to be limited in life to the use of those five physical senses; so the truth is there are many CARNAL Christians on the earth closely connected to the World and walking out its ways. In short, our natural tendency is to elevate our own interests above everything else by pursuing objectives that have been approved (validated) by our CARNAL value structure.

Now when a person is born again the Holy Spirit immediately takes up residence within the new Believer by becoming co-joined with the spirit part of that individual and the battle begins between the Holy Spirit and the Flesh (Galatians 5:17) for control of our SOULISH attributes which include our minds, our wills (decision making), our emotions and our consciences (self-evaluation structure). Don't forget that all people are three-part beings: spirit, soul and body (1 Thessalonians 5:23) and that the process of mind renewal all Christians are going through (Romans 12:2) is an ongoing requirement.

In the beginning we relate more easily to the World because that's what we're used to. If we're overly insistent on hanging on to it then we'll tend to be more CARNAL than we should be and make World-oriented decisions and choices and pursuits which ALWAYS produce frustration and defeat. NO REAL VICTORY IN ANY AREA OF LIFE EVER COMES OUT OF THE WORLD. But over time we should move away as quickly as possible from the World system and toward the Kingdom of God system which happens in accordance with our hopefully increasing level of knowledge and understanding of the Word of God. There is no other way; VICTORY in life comes from our involvement in the Kingdom of God which requires the renewing of our minds which requires a WORKING knowledge of the Word of God.

Learning to Put God First

Since putting ourselves first connects us to the World system, we have to learn how to put God first so we can be RECONNECTED to the Kingdom of God system. To put God first we have to decide NOT to be limited to just the five physical senses but to walk by FAITH (2 Corinthians 5:7). Everything in the Kingdom of God operates by FAITH and for our FAITH to work properly we have to operate in LOVE (1 Corinthians 13:2): love God with all your heart, soul and mind and second love your fellow man as yourself (Matthew 22:37-40). This is what's behind the well known scripture, "seek first the Kingdom of God" (Matthew 6:33) because if by our love we can put the Kingdom of God first by FAITH the Lord can take care of our needs instead of us having to rely on our Flesh to do it.

The truth is: THE ONLY POSSIBILITY FOR VICTORY IN ANY AREA OF LIFE WILL ALWAYS COME OUT OF THE KINGDOM OF GOD. And we have to put God first in our lives in order to be eligible for real and lasting financial victory. Indeed, the Bible says that when the Lord brings wealth into your life it comes without SORROW (Proverbs 10:22). On the other hand if your wealth has come from the World system it will prove to be temporary and cause concern and worry and loss of peace. That's why the Bible talks about giving and tithing and first fruits from the beginning to the end. Abel gave of his FIRSTLINGS and God was pleased with His gift (Genesis 4:4). Abram gave the FIRST tenth of his spoils to the Lord's work (Genesis 14:20) and God rewarded him beyond measure (Genesis 15:1). Jacob decided to give the Lord the first tenth and God prospered him exceedingly (Genesis 28:22 and 30:43).

So what does all this have to do with Financial Stewardship? It has everything to with it because there's nothing more important to most of us than our money. For God to be first in our lives He has to be ahead of our money and the way to demonstrate that He IS first is to give to Him the first part of the thing that used to be the most important to us. God is our provider. If everything belongs to Him then we want that what we receive comes from Him the same as Abram did (Genesis 14:23). The World tries to steal what belongs to the Lord so it can replace Him as our Provider. So we guard against that by putting Him and His Kingdom first.

God wants Believers to be dependable people who'll receive His provision and then use it for the purposes He has in mind. We should be like conduits of His provision. He provides and some of it stays with us while we're faithful to apply the rest of it to build the Kingdom of God, to care for the poor and to bless other people. The giving of our money should be an act of LOVE and so the entire process of putting God first in our lives turns out to be for our own good. As we put Him first with our money we learn to put Him ahead of every area in our lives. We learn to consult Him so we can stop making dumb decisions. We make the right choices that produce prosperity and blessing instead of the insufficiency and the curses of the World system. We learn to walk in the Spirit instead of by the Flesh. In short, by learning to put God first with our money we become the COMPETENT STEWARDS of God's property that we talked about in last week's article. The COMPETENT STEWARDS are the ones God can trust; and those He can trust with the little, He'll give more to in the future (Matthew 25:21, 23).

The PROSPERITY of God is not for consumption on ourselves. People who don't like the PROSPERITY MESSAGE haven't heard it taught correctly because the Bible is full of PROSPERITY from cover to cover. A loving Father God specializes in material and financial PROSPERITY in the here and now. But we have to learn how to use it to accomplish His purposes. And we do that by putting God and His Kingdom first in our lives. This is one of the key principles from the Word of God that pertains to good financial stewardship. Submit to it and PROSPER!

Part Four – God is Our Provider

May 29, 2011

Tonight we're continuing our discussion on the subject of *financial stewardship* with the objective of helping folks come to a better understanding of how finances work in the Kingdom of God. A lot of Believers are struggling with their finances these days and they blame most of their problems on the hard times which certainly have something to do with it. But to be realistic about it the larger issue is that so many Christians are managing areas of their lives a lot like people in the World manage theirs. The Bible says that when we were born again we were transferred from the domain of darkness (the World) into the Kingdom of God (Colossians 1:13). But our minds need to be renewed to the transformation that occurred (Romans 12:1-2) and until that happens we tend to drift back to the ways we knew in the World where our flesh feels more comfortable operating.

In the area of finances we need a lot of mind renewal. Financial things are not done in the Kingdom of God even close to how they're done in the World so we have to learn some new ways of doing things. If we don't or won't learn those new ways and put them into practice, then we're destined to continue with the same results the World is getting. The ways of the World ALWAYS produce defeat, insufficiency, poverty and lack. The ways of the Kingdom of God ALWAYS produce victory, sufficiency, wealth and prosperity and so far we've discussed in this series three IMPORTANT fundamental financial principles that we need to renew our minds to:

1. Believers must SEPARATE themselves from the World's ways of financial management because there's NOTHING in the World that's from the Father (1 John 2:15-16).
2. Believers must accept that everything pertaining to the earth belongs to God (Psalm 24:1); we're all merely managers of a portion of His property. Therefore, none of us actually owns anything.
3. Believers must be proactive in putting God first in our lives which starts with the money we've been allocated to manage because money is so important to us.

Financial Stewardship Defined Further

Now a person who manages what belongs to another is called a STEWARD. He's been delegated the responsibility of wisely managing those resources and is accountable to the owner for the effectiveness of his management. FINANCIAL STEWARDSHIP then is the process of wisely managing some other person's financial resources which the STEWARD must account for

according to the *instructions* he has been given by the owner for how he wants his resources to be managed.

In the Kingdom of God the Lord owns everything and we're merely STEWARDS of His property. This is a hard concept to grasp which is why we need extensive mind renewal. Indeed, the instructions for managing God's property are contained in our Bibles so we have to go look for them and find out how He wants His property managed. Unfortunately a lot of God's managers haven't found out yet what the instructions are so their STEWARDSHIP performance has been far lower than it could have been. If we don't follow the instructions whether out of ignorance or disobedience, who among us can be called a good STEWARD? And if we're not very good STEWARDS, wouldn't that explain pretty much the poor results we're seeing with the financial resources we've been delegated?

God's instructions for managing His property when properly followed will not only advance the Kingdom of God on the earth but they're also for our own good. As we're faithful to carry out the instructions we prosper. The more we're lined up with the instructions, the more we prosper. On the other hand, if we fail to follow the instructions we fall back to the World's ways of doing things and that never produces a good outcome. It takes time, a lot of effort and the development of a close relationship with our Teacher the Holy Spirit (John 14:26) to learn the instructions that lead to being one of God's COMPETENT STEWARDS. So since the Flesh is lazy when it comes to the things of God, MOST of us stay ignorant not realizing that the time and effort will BY FAITH eventually pay huge dividends.

Our Provision Comes from God

Now a related area that also requires a lot of mind renewal is coming to an understanding of where our provision comes from. Adam was God's original STEWARD but he failed to follow the instructions and one of the results was that he lost his management position. Up to then God had provided in the Garden EVERYTHING Adam needed for life and the fulfillment of his mandate to expand the Garden until it filled the whole earth (Genesis 1:28). But after Adam's fall the ground was cursed because sin entered onto the earth and he LOST God's provision when he was exiled from the Garden. Instead he had to learn to provide for himself by the sweat of his face toiling in the cursed ground to meet his own needs (Genesis 3:17-24).

After 6,000 years of experiencing the system of self-provision Adam initiated, mankind has become very accustomed to living with the requirement of toiling in the cursed ground. We don't like it but we do what we're used to. We work to "make a living" and PROVIDE for ourselves. We receive compensation from other people for our work and we see ourselves as providing for our own needs through our work. Under this system then in our own minds we become "owners" of the assets our compensation buys for us and along with that we're subject

to outside forces we have no control over (like the economy) that can affect our compensation and diminish or cut off our provision.

But an opportunity arose 2,000 years ago to move over to a different system. It's a system that runs like the Garden originally ran where God is the Provider again and mankind can go back to working for Him as STEWARDS. Rather than "working for a living" we can accept Jesus as Lord and come into the Kingdom of God where by Faith the Lord will PROVIDE for all our needs (Matthew 6:33). Even though we might work for some big corporation, Believers in Christ no longer look at that employer as their real source; rather, God has become our Provider and we work for Him. If we lose our employment someplace then by Faith we look to God to PROVIDE another employer or to show us a new way that He wants to use to convey our PROVISION to us. We resist the temptation to ever again look at ourselves or our employers (or the pitiful government) as our source and we give up the right of "ownership" we thought we had over EVERYTHING that in reality God has delegated to us to manage.

Yes, it takes mind renewal to come to this new mindset; and yes we have to learn the instructions in order to become COMPETENT STEWARDS. But God expects nothing less of us because this revised mindset is the TRUTH and the other one we're leaving behind is an ineffective COUNTERFEIT. We have a whole lifetime after we receive Jesus as Lord to find out how to operate in the Kingdom of God and to become COMPETENT at it. And friend that's why God has given us His Word and the presence of the Holy Spirit 24/7. We have everything we need to become successful STEWARDS in the Kingdom of God if we're willing to see things God's way. The question of the moment is: what's your mindset today?

Part Six – How to Use God's Property

June 5, 2011

As we continue this week with our discussion on *financial stewardship* in the Kingdom of God, keep in mind as we discussed a few weeks ago that according to Scripture everything in the heavens and on the earth belongs to God:

Psalms 24:1 = *"The earth is the Lord's, and the fullness thereof."*

Psalms 50:10 = *"For every beast of the forest is mine (God speaking), and the cattle upon a thousand hills."*

Psalms 89:11 = *"The heavens are yours (God's) and the earth also."*

Haggai 2:8 = *"The silver is mine, and the gold is mine, says the Lord."*

Ezekiel 18:4 = *"Behold, all souls are mine (says the Lord)."*

The devil thinks everything belongs to him because he stole it from Adam, but it wasn't Adam's to give. No, Satan is deceived. Adam was never the owner of the earth; he was merely the CARETAKER (Genesis 2:15) with delegated authority to RULE everything (Genesis 1:28) as a STEWARD or "manager" according to instructions laid out for him by God who was and is the true Owner. The only thing Satan stole was Adam's delegated authority, and so in Scripture he's referred to as the *"god of this World"* (2 Corinthians 4:4) because he oversees a cursed *"World"* system that's grounded in sin and darkness.

People have also come to the conclusion that everything belongs to them because they have to work by the sweat of their face to make a living and provide for themselves (Genesis 3:19). But people are also deceived and no matter how many little written contracts and agreements we exchange among ourselves to validate our ownership, the Truth is that the Creator God of this universe is the actual OWNER of everything He's created. It's all His including the gold and silver (Haggai 2:8) that back up the various manmade currencies (the money) we all use around the world as mediums of exchange.

Transferred Out of Darkness

Now fortunately, Jesus came to live among us (John 1:14) two thousand years ago to accomplish among other things the re-establishment of the spiritual Kingdom of God on the earth (Luke 17:21). Between the FALL of Adam and the coming of Jesus there was on the earth only the CURSED World system overseen by Satan. But now for those who choose to SUBMIT TO the Lordship of Jesus Christ and trust in Him only, access to the BLESSED Kingdom of God has been granted. In fact, what the Bible actually says is that Believers have been TRANSFERRED out of the *"domain of darkness,"* which is that cursed World system, and into the Kingdom of

Christ (Colossians 1:13) which operates by biblical principles and could be called correctly the "Kingdom of LIGHT." This is really good news but to benefit from it in this present life we have to LEARN how to live in the Kingdom of God and STOP living by the corrupt World system we came out of and learned so well while we were there. That process of learning is called the RENEWING of one's mind (Romans 12:2) and can only be accomplished by coming to personally UNDERSTAND the Word of God.

Using God's Property

As we've also discussed previously, if everything belongs to God then we're merely STEWARDS or managers of His property. The main uncertainty in that is whether we're going to be COMPETENT or incompetent STEWARDS. Our understanding of the Word of God and our willingness to submit to its instructions determine our level of competency and one of the things we have to relearn is that God has different purposes for the material possessions we come in contact with than the purposes we used to have when we were operating in the World. In the former CURSED system we were our own providers and we accumulated material possessions for self-consumption, gratification, security, validation, etc. In the new BLESSED system of the Kingdom, God is our Provider and according to Scripture His provision has the following principal purposes:

1. To expand the Kingdom of God on the earth (Deuteronomy 8:18)
2. To go into all the world and preach the gospel to all creation (Mark 16:16)
3. To perform good deeds and bless other people (2 Corinthians 9:8)
4. To take care of the poor (2 Corinthians 9:9)
5. To provide seed for sowing (2 Corinthians 9:10)
6. To provide for the material needs of Believers (Matthew 6:33)

If we can just focus on these few basic priorities and learn how to pursue them with God's provision, He'll take care of us and provide for our material requirements and BLESSINGS from His riches and glory (Philippians 4:19). What He needs are Believers who've become RENEWED in their thinking and are able and willing to stop putting themselves ahead of the Kingdom of God. According to Scripture God wants us to be PROSPEROUS in this age (Mark 10:30) so we can accomplish His purposes; poor people can't really do these things and God almost always works through people. But true biblical PROSPERITY has NEVER been about self-consumption and asset accumulation and self-determination and financial security and all the other self-oriented things we learned in the World system even though it's been taught that way in the past to the point where the very word PROSPERITY has a negative connotation around much of the Body of Christ.

Friend, that word PROSPERITY is all over your Bible and accurately represents God's true intentions for the Body of Christ when properly understood and pursued in life for the right reasons. It's not about us, it's about the Kingdom of God and the fact that the LORD needs Believers who UNDERSTAND His priorities and will be faithful in carrying them out. Don't let the devil chase you away from such an important biblical concept as PROSPERITY just because a few minister-teachers have misrepresented it. No, the Holy Spirit is working to develop knowledgeable Believers who'll be faithful in applying God's true PROSPERITY according to His WORD.

If you're lacking the PROSPERITY of God in your life today the chances are that all you need to do is start studying your Bible a little more and come into agreement with what it says about you. Most Believers can't believe God really wants them to be PROSPEROUS in this life, so it takes some mind renewal. Pursue your PROSPERITY for the right reasons and God will see to it that you find it. Seek and you shall find, knock and it shall be opened to you (Matthew 7:7 and Luke 11:9).

Part Seven – The Requirement of Faithfulness

June 19, 2011

As we continue our series on the subject of *financial stewardship*, keep in mind that we've previously discussed that everything on the earth belongs to God (see Part Two), that He's our Provider and that we're His STEWARDS with the assignment of managing His property in accordance with the written instructions contained in His Word. If we're weak in our knowledge of the Word then we'll be INCOMPETENT STEWARDS and over time our personal lives will reflect our lack of knowledge. Under the New Covenant the Kingdom of God is set up to reward FAITH: God is a REWARDER of those who seek Him in FAITH (Hebrews 11:6). COMPETENT stewardship then requires living by FAITH and being FAITHFUL in carefully following His instructions for the management of everything that belongs to His Kingdom which requires a working and growing *knowledge* of the Word of God.

People are DESTROYED by a lack of knowledge (Hosea 4:6) and most folks have been going through difficult financial times these last few years. Indeed a lot of people have been financially DESTROYED. How much of that came from a lack of knowledge? And, how much of it came from INCOMPETENT STEWARDSHIP? Even though a lot of people are blaming God for their difficulties, He's not the one responsible. Rather, it's we who've opened a door to the Destroyer to come into our finances and DESTROY them because of our lack of FAITHFUL STEWARDSHIP. For example, the Word warns us to stay away from indebtedness (Romans 13:8) and calls it a Curse (Deuteronomy 28:44) yet millions of believing Christians ignored those instructions and put God's property into debt anyway. That amounts to a lack of FAITHFULNESS. And once that happened it was the devil who came to steal, kill and DESTROY (John 10:10) the related portions of God's property we had each been assigned to STEWARD. Lack of FAITHFULNESS in our STEWARDSHIP will ALWAYS eventually bring about financial destruction.

Faithfulness Defined

The Bible clearly says that STEWARDS are REQUIRED to be FAITHFUL (1 Corinthians 4:2). Perhaps now after the two preceding paragraphs we can better understand why it says REQUIRED. Also, Jesus said in red letters that FAITHFUL STEWARDS are the ones who're BLESSED (Luke 12:42-43). How many of us want to be BLESSED in our lives including our finances? Just about everybody I imagine so we can start moving in that direction by understanding what it really means to be FAITHFUL according to the Word of God.

The Greek word used in the New Testament and translated FAITHFUL is *pistos*. That word could also be translated *trustworthy* or *truthful*. A FAITHFUL STEWARD is a manager who can be

trusted and who's truthful/honest in the administration of another person's property. Trusted to do what? A FAITHFUL STEWARD can be trusted to carry out his/her assignment according to the instructions of the Owner, the Master. Where are the instructions found? They are found in the Word of God which is why knowledge of the Word is REQUIRED in order to be a FAITHFUL STEWARD. Truthful in what sense? Truthful in the management of God's property by the TRUTH of His Word.

Now *pistos* could also be translated as the English word *sure*. A COMPETENT STEWARD is someone who can be counted on to do the right thing, to be firmly and devotedly supportive, loyal, reliable, steady and steadfast. Nothing can shake the FAITHFUL STEWARD off the principles of good STEWARDSHIP. It's more important to be found as a FAITHFUL STEWARD than to pursue something of self-interest in a way that runs counter to the instructions he/she has found in the Word. COMPETENCY in the Kingdom of God is a higher priority than anything else. The COMPETENT STEWARD seeks the Kingdom of God as a FIRST priority (Matthew 6:25-34) even when the Flesh is crying and bawling to do things the way the World is doing them. For example look what happened in the recent recession to Christians who decided to run after get-rich-quick schemes, which is a Bible no-no as we can see in the following scripture:

"A FAITHFUL man will abound with blessings, but he who makes haste to be rich will not go unpunished" (Proverbs 28:20).

Could it be more clear? In this example FAITHFULNESS is contrasted with making haste to get rich. So the one who was trying to get rich quick before the recent recession could not have been a FAITHFUL STEWARD. And the word "*unpunished*" simply means that the result of not being FAITHFUL is simply financial DESTRUCTION. We're PUNISHED by the system, not by God. The bottom line is that the World was trying to get rich quick as they always do. Many Christians picked up on that and tried to do what the World was doing. The result for all of them Believer and non-believer alike has been or will eventually be financial destruction. If the Word of God says it then it's TRUE.

Growing in Competency

To grow in COMPETENCY as a STEWARD in the Kingdom of God REQUIRES FAITHFULNESS. Definitely, it's worth the time and effort to become FAITHFUL because the Word of God says in the above scripture that "a FAITHFUL man will *abound* with blessings. "*Abound*" means to overflow with more blessings than you can handle, more blessings than you can know what to do with. To arrive in that constant flow of God's abundance REQUIRES that we become COMPETENT STEWARDS so as Believers we need to focus on growing in COMPETENCY. How do we do that?

1. Studying and mediating on the Word of God is the essential ingredient. We have to learn the instructions.
2. Staying away from the World as much as possible is almost as important. The World NEVER does things right.
3. Keeping the Kingdom of God as our first priority in the face of temptation from the World is also essential.
4. Developing faithfulness so that God can always count on us to do the right thing with His property will bring favor.

In conclusion tonight, take a look at the Parable of the Talents (Matthew 25:14-30) the next time you have a moment because there're some basic principles about STEWARDSHIP that bear on today's article. The first one is this: when we're FAITHFUL with the few things God gives us at first to STEWARD, He will give us more to do. FAITHFULNESS is what qualifies us for more and more responsibility. And the more of God's property that's placed under our management the more blessing we attract for ourselves. Success in the Kingdom of God comes from FAITHFULNESS and from FAITH and from our knowledge of the Word.

And the second principle is that responsibility will be taken away from those who're weak in their STEWARDSHIP and given to those who are stronger. The COMPETENT STEWARD will receive more and more to manage. The incompetent STEWARD will lose what he has been given and wind up with less. It may sound tough to our worldly "politically correct" ears but the Kingdom of God goes by a different set of values. Do you want more financial victory in this life in the here and now? I hear everyone saying YES. Well then become a FAITHFUL STEWARD over what you've already been given to manage and the Kingdom of God will take care of the rest.

Part Eight – The Curse of Indebtedness

June 26, 2011

It's hard to deal with the biblical reality that everything on the earth belongs to God and that we're just STEWARDS of His property as we've discussed in previous issues of this series. The Flesh doesn't like that concept at all and we consequently struggle with how to best manage our financial affairs so we can come out on top once in a while. The instructions for managing God's property are contained in His Word and as we learn those instructions we see that they always confront what's going on in the World System and provide alternative ways of doing things. So, there's the Kingdom of God System based on instructions we can find in the Word and there's the World system based on tradition, the wisdom of man, self interest and self determination.

Indebtedness is a Curse

Now the Word of God is very clear about the subject of indebtedness even though a lot of Believers would like to believe that it's flexible. There can be no debt in the Kingdom of God which is where we want to be as much as possible and the reason it can't be there is that God said it's a CURSE (Deuteronomy 28:44). It doesn't say mortgage debt is okay or business debt is okay or temporary debt is okay or that any other kind of debt is okay. It simply establishes that indebtedness per se is part of the CURSE and there's no way that a CURSE can abide inside the Kingdom of God. Therefore any indebtedness at all by definition of Scripture ties us back to the World System when every Christian on the earth should be trying with all their heart and soul and strength and determination and commitment to stay away from it (1 John 2:15-16).

A CURSE is the opposite of a BLESSING and no one in their right mind goes searching and hoping for CURSES. Here are just a few of the other scriptures we SHOULD all check out in our studies on this subject so we can come to the conclusion in our thinking that the Bible clearly teaches AGAINST indebtedness. Most people will need to put their eyes on these particular scriptures in their Bibles in order to understand the context and to fully receive the impact:

Romans 13:8 = "Owe no man any thing but to love one another."

Proverbs 22:7 = "The borrower is a SLAVE to the lender."

Matthew 6:24 = "No man can serve two masters (Jesus and creditors)".

1 John 2:15-17 = "Do not love the World nor the things in the World."

2 Kings 4:7 = "Go sell the oil and pay your debt."

Matthew 6:12 = "Forgive us our debts as we have forgiven others."

Deuteronomy 28:44 = "The creditor shall be the head and the debtor the tail."

Redeemed from the Curse

There are many benefits that come from life under the New Covenant. God's GRACE has been released and we can receive ALL His BLESSINGS by FAITH. Included in those BLESSINGS are salvation, deliverance and access to the Kingdom of God. Indeed, the Bible says that those who believe have been REDEEMED which means we've been rescued or ransomed away from where we used to have to hang out. We used to live under the bondage of darkness but by REDEMPTION we've been set free and translated into the LIGHT which is the Kingdom of God. And, the darkness no longer has the power to RULE over us if we don't allow it to (Colossians 1:13).

That's why the New Testament also says that Believers have been REDEEMED from the CURSE of the Law (Galatians 3:13). What does that mean? It means that a RANSOM was paid which is the Blood of Christ so that you and I no longer have to be subject to those Old Testament CURSES (Deuteronomy 28:15-68). There's a better way now than going into debt which is trusting by FAITH in the provision of God. Therefore, when we DO go into debt in any form we're effectively reattaching ourselves to one of the major CURSES that's STILL a part of the World System Jesus died for us to be REDEEMED from. We're saying that God's provision can't be trusted and we're circumventing what He wants to do so we can get back to the World system where the Flesh feels more comfortable.

But there's still more to consider because what REDEMPTION also does is reconnect us to the BLESSING of Abraham (Galatians 3:14). The Law has been replaced by a New Covenant based on FAITH in the work of Christ and we who believe can also have access to God's other eternal *Covenant with Abraham* as a part of our inheritance (Galatians 3:15-29). In other words, the New Covenant based on FAITH is inextricably connected to the Covenant with Abraham which was also based on FAITH (Genesis 15:6 and Hebrews 11:8-10, 17-19). God made Abraham a BLESSING and in him all of the families of the earth (people of FAITH) are BLESSED (Genesis 12:2-3); therefore, we who're of Christ are eligible to receive the BLESSING of Abraham and the good news is that there're no CURSES in that Covenant; they're only BLESSINGS which is the same as the New Covenant with Christ.

If we could ask them most Believers would probably say they're definitely submitted to the authority of the Bible and that they try to live according to biblical principles of life. But the reality is most of us don't even know what those principles are much less live by them. As a consequence we easily gravitate back to the World System when the pressure starts to mount and we take down a little debt to get through a problem not realizing that we're playing with something so dangerous it could wind up causing decades of hardship and misery, and a delay in the fulfillment of God's plan for our lives. A CURSE never produces a good outcome; it's incapable of it and ALWAYS eventually produces a bad outcome. We may brush up against the

DEBT CURSE once in awhile and get away with it; and our success on a couple of occasions gives us a false sense of security that later on pulls us back for another try, and another try until we suddenly find that we're thoroughly entrapped. The Truth is the World is conning us, it's seducing us to come back and try the CURSE again because we got away with it the last time but the end of the CURSE is death.

I'm acutely aware that times are tough and that when they are, the temptation to acquire additional indebtedness gets stronger. But if I'm going to live by the Word of God I have to do my best to stay away from the CURSE that Jesus died to deliver me from and do whatever's necessary to make that happen. We see so many good Christian families come to our office for counseling that're still going into debt or trying to get a mortgage modification or considering bankruptcy instead of taking a reality check and reducing their living costs to match up with their current incomes. If God is our Provider instead of the employer-corporation we work for then we need to adjust our standard of living to the level of His current provision in order to do our part while we're standing in FAITH for additional provision. I'm not against mortgage modifications and sometimes bankruptcy is the only answer the World System leaves us with. In fact we help people pursue these solutions when it's the right thing to do. But we should NEVER reach for the CURSE to solve anything, and if we're already living with a reality of severe indebtedness than our focus should be to stop acquiring new debt, develop a strategy for getting out of debt and do everything possible to repay what we owe ASAP. By working to get out of debt instead of passively watching it increase, we can move back over to the Kingdom of God so that He can help us. Indebtedness looks much better if you're standing inside the Kingdom of God looking out than it does if you're lost in the darkness trying to look in.

And oh by the way: its impossible to be a COMPETENT STEWARD of what belongs to God if you're busy trying to use indebtedness to manage it. It won't work; it can't work; so we might as well give up on that idea and start trying to live without debt. If we don't do it right than what we have will be taken from us and given to a more COMPETENT STEWARD just as Jesus said it would (Matthew 25:29).

Part Nine – The Requirement of Debt Freedom

July 3, 2011

Last week in the context of the subject of biblical STEWARDSHIP, we talked about the fact that indebtedness is a CURSE (Deuteronomy 28:44) and that a CURSE is the exact opposite of a BLESSING. CURSES come from the enemy and his World System and BLESSINGS come from God and His Kingdom. Jesus has REDEEMED us from the CURSE of the Law (Galatians 3:13) but by indebtedness we reconnect ourselves to the World System that Jesus died for us to escape. And so tonight as we look once again at this subject, this time from the perspective of CANCELING indebtedness, keep in mind some of the basic principles we've established previously about STEWARDSHIP:

1. The earth and everything on it belongs to God.
2. People don't own anything in the Kingdom of God; rather, Believers are STEWARDS of God's property.
3. A STEWARD is someone who manages another's property according to the Owner's instructions.
4. The instructions for STEWARDING God's property are contained in His Word.
5. A COMPETENT STEWARD is someone who follows the instructions.
6. Following the instructions causes the Kingdom of God to be expanded on the earth.
7. Responsibility will be taken away from the INCOMPETENT STEWARD and given to the COMPETENT STEWARD.

Now ALL of these principles are scriptural and in the interests of conserving the limited space you'll find the scripture references in the previous issues. If you missed any of those issues shoot us an email and we'll be happy to send them to you so you can look up the scriptures. The point about indebtedness is that CURSES block us from being COMPETENT STEWARDS and BLESSINGS actually empower us to be COMPETENT. Therefore, it's vital that we learn the instructions in the Word and manage God's property in the manner He prefers so we can attract the BLESSINGS. The Lord is quite particular about how He wants things managed and it takes a while to learn all the finer points about the instructions so we can eventually become COMPETENT at what He's called us to do.

The reason I've brought debt up again for the second week is that it's THE number ONE cause of financial defeat in the Body of Christ. The people who suffered the most from the recent recession were those who had run up significant debt BEFORE the recession started. It's the absolute major thing that holds so many Christians back and makes it impossible for us to achieve our potential and callings in the Kingdom of God. It puts God's property in hock, it circumvents God's financial plan for each individual and family, and it creates a draining of

wealth away from the Kingdom of God back to the World System in the form of never-ending interest payments which is the opposite of the operating model God wants for His Kingdom. In short, debt makes us INCOMPETENT STEWARDS.

Seeking Debt Freedom

Therefore, it's supremely important for Christians who're in the BONDAGE of indebtedness (Proverbs 22:7), which quite frankly most of us are, to put together our own specific plan for escaping it. Most Believers long to be debt free; we know it's wrong and we aspire to achieve something worthwhile to benefit the Kingdom of God. But are we really willing to make the investment of effort and commitment that achieving debt freedom requires? If we were, wouldn't we be hearing about a lot more Christians achieving debt freedom? Wouldn't there be an obvious difference of lifestyle for everyone to see between folks who're still unbelievers and trapped in the darkness of the World System and those of us who've ALREADY been translated into the Kingdom of Christ (Colossians 1:13)?

The breakdown for many wonderful Believers is this: they're waiting for God to do something miraculous so they never take their own action. Indeed, I've heard a lot of TV Pastors and Ministers pray for just that kind of miracle and while God could certainly perform one of those special one-shot miraculous windfalls if He wanted to, He doesn't seem to work that way most of the time when it comes to achieving DEBT FREEDOM. It's WE who are the STEWARDS and it's WE who've mishandled God's property and allowed ourselves to become indebted contrary to His INSTRUCTIONS. So, it only stands to reason that the Lord is going to require the STEWARDS to make some kind of effort to get out of what we consciously got into. Doesn't it? After all, managing things is OUR specific responsibility.

Does that mean that Father God has abandoned all us Christian debtors until we can get out of our financial messes on our own? Certainly not! He'll NEVER leave or forsake us (Hebrews 13:5) in any area of life. He's ever present to help us; and besides that, it's BECAUSE He'll help us that we even have a real chance at achieving permanent DEBT FREEDOM anyway. INDEBTEDNESS would be too powerful an adversary if we couldn't get a lot of help from the Lord which we don't have to apologize for by the way because we all need Christ to get anything accomplished anyway (John 15:5). And friend, WITH Christ we can do everything (Philippians 4:13) and the EVERYTHING includes achieving total, complete and permanent DEBT FREEDOM.

In sum, many people of FAITH have been believing on the wrong thing. They've been believing for one mighty miracle of provision when God has been saying in effect, *"I will deliver you from your indebtedness but you have to knock on the door. You have to take the first step; you have to make an effort and I will BLESS your effort. Did you not take the first step when you came to*

accept Jesus and I delivered you out of the darkness (Colossians 1:13)? Now be a doer of the Word and see if I won't BLESS you in your doing" (James 1:25).

Here's a short list of things to do which has been condensed from several different publications we use in our financial counseling ministry. You can follow this all the way to total and permanent DEBT FREEDOM:

1. Repent and ask the Lord for forgiveness. Then ask Him to help you become debt free.
2. Accept the authority of the Word when it says that indebtedness is a CURSE to be avoided.
3. Make an irrevocable decision to stop adding new debt and then do it. Stop adding new debt!
4. Make a list of all your creditors and how much you owe each one.
5. Develop a Family Budget. You MUST have one to make this work.
6. Establish a contingency fund of at least \$2,000 so emergencies can't throw you off your Program.
7. Develop a specific Debt Repayment Plan to pay off ALL your creditors in the shortest possible time and follow it.

We can help you with Items #4, #5 and #7 FREE if you call us. There's some special forms you can use and a special technique involved for #7 which we don't have space enough to cover in this short newsletter article.

Part Ten – The Requirement of Word-Based Prayer

July 10, 2011

If you've been following along with us for these last 10 weeks then you know we're discussing the subject of STEWARDING or MANAGING what belongs to God. We're studying this because we're tired of so many Believers having to live through hard times and we want to find a better way to do things that will bring us into financial victory instead of continuing frustration and defeat. Indeed, I believe that the subject of STEWARDSHIP represents the key to a giant door that provides access to the victory we're all seeking if we can just get the UNDERSTANDING, renew our minds to it and then apply it in our lives.

The foundational principle is that EVERYTHING belongs to God which the Scripture is clear about in a multitude of verses:

Psalm 24:1 = *"The earth is the Lord's, and the fullness thereof."*

Psalm 50:10 = *"For every beast of the forest is mine (God speaking), and the cattle upon a thousand hills."*

Psalm 89:11 = *"The heavens are yours (God's) and the earth also."*

Haggai 2:8 = *"The silver is mine, and the gold is mine, says the Lord."*

Ezekiel 18:4 = *"Behold, all souls are mine (says the Lord)."*

People aren't actually owners of anything, we're simply STEWARDS called to take care of all God's stuff. The Flesh has trouble dealing with that idea because we have all our little papers and documents from the World saying that WE are the real owners, but the Truth is STEWARDSHIP has been man's calling from the beginning when Adam was created to be a CARETAKER of the Garden (Genesis 2:15). He was never the owner of the Garden; he was just given the responsibility for taking care of it. Taking care of the Garden included maintaining (preserving), nurturing (cultivating) and PROTECTING (defending) which is that same assignment we have today: to maintain, nurture and protect the things that God has assigned us to MANAGE.

We're Not on Our Own

Now Scripture also shows us that we haven't been put on the earth to STEWARD God's interests how ever we want to. No, as we've discussed previously we have access to a complete INSTRUCTION manual called the Bible and our COMPETENCY as STEWARDS is directly related to our familiarity with the INSTRUCTIONS and to our willingness to submit to their use instead of

following after our own interests. We're to seek first the Kingdom of God (Matthew 6:33) if we want to become COMPETENT STEWARDS which is important because those INSTRUCTIONS make clear that the COMPETENT STEWARD will receive more and more to manage while the INCOMPETENT STEWARD will wind up with less and less and eventually lose whatever he/she was originally given (Matthew 25:28-29).

In addition to those written instructions God also would like to take an active, LIVING role in our ongoing STEWARDING activities to help us directly in becoming COMPETENT. Originally He made Himself available to Adam (Genesis 3:8) but Adam disconnected himself from God's presence by his sin (Genesis 2:17). Now under the New Covenant the Holy Spirit has come to dwell with the spirit of each Believer which has reconnected us to the presence of God and indeed we've been redesigned (2 Corinthians 5:17) so we can actually be led by the Holy Spirit (Romans 8:14) to accomplish His plans and purposes instead of ours. With Christ we can become COMPETENT STEWARDS no matter what comes against us and tries to block our progress (Philippians 4:13); but in addition to learning the *written* INSTRUCTIONS we also need to HEAR God's ongoing *verbal* INSTRUCTIONS .

The Power of Word-Based Prayer

Communication with God is called PRAYER and the Lord's intention is for PRAYER to be a two-way activity. One of us initiates the conversation and the other answers. Most of the time though we STEWARDS try to initiate the conversation by presenting a bunch of complaints and then going off to do our business in the World without waiting for the answers. We persist in following this model even as the Holy Spirit is speaking to us 24/7 to encourage a two-way dialogue. The two-way dialogue together with a working knowledge of the written INSTRUCTIONS would insure that we grow rapidly in COMPETENCY. But without both of those components working efficiently we have to struggle through our STEWARDSHIP duties when the Lord has intended for it to be an enjoyable and REWARDING adventure.

Scripture shows that God doesn't mind it if we originate a particular conversation but He does want what we say and do to be based on the Word and He does want us to receive an answer instead of going off on our own trying to MANAGE His affairs in our own strength. The Bible says when we ask God for something we can be assured that He hears us if we ask according to His will, and that if He hears us we can have confidence that we (already) have what we've asked Him for (1 John 5:14-15). How do we know what God's will is for anything? God's WILL is clearly and fully revealed in His Word. So we study the Word, we find out what His WILL is and we base our conversation on that. In other words, every prayer, every conversation we initiate with God should be based on His Word so that we can have confidence by FAITH that He's heard and acted on what we've prayed.

Many of us pray based on our own self interests instead of God's will. We put ourselves ahead of the Kingdom of God which is an agenda for failure. That's what the Apostle James meant when he said that we don't receive because we ask amiss or with wrong motives (James 4:3). If you overlay this scripture with the 1 John 5:14-15 verses we can conclude that God really doesn't hear the parts of our conversation that are amiss (in wrong priority); and if He doesn't hear them we can be sure they won't get answered. Most people believe that God hears everything, sorts it all out for us and then eventually gives us whatever we've asked for. But the Word says something different and clearly puts the responsibility on us to speak to Him according to His WILL if we want to be heard.

This means that every time we pray we need to find a way to base every prayer, every petition, every request and even every thanksgiving based somehow on the Word of God because that's where His WILL is revealed. Before we go trying to ask Him for a bunch of things, we need to first examine why we're asking. Are we asking to benefit the Kingdom of God or are we asking to satisfy our own desires? Word-based prayer will work to produce COMPETENCY which will make it possible for us to manage more and more and convert our financial frustrations into victory.

Part Eleven – The Role of Faith

July 17, 2011

Again this week we're discussing the subject of FINANCIAL STEWARDSHIP. Many Christians think that STEWARDSHIP only applies to the giving of tithes and offerings because that's the context they're used to hearing it in. But if you've been following along with our series you know that it's a way bigger subject than most folks are used to thinking about even though certainly our giving is an important part of the whole. In short, the basic principle of real biblical STEWARDSHIP is that EVERYTHING on the earth belongs to God and people don't actually own anything. This means Believers are left with being STEWARDS or *managers* over what belongs to God and at the risk of being repetitive, following again are the scriptures that clearly REVEAL the reality of divine ownership:

Psalm 24:1 = *"The earth is the Lord's, and the fullness thereof."*

Psalm 50:10 = *"For every beast of the forest is mine (God speaking), and the cattle upon a thousand hills."*

Psalm 89:11 = *"The heavens are yours (God's) and the earth also."*

Haggai 2:8 = *"The silver is mine, and the gold is mine, says the Lord."*

Ezekiel 18:4 = *"Behold, all souls are mine (says the Lord)."*

Now either you believe that the Word of God is inerrant Truth or you don't. If you DO believe it, then the matter of ownership should be settled for you and you realize that we Believers have to LEARN to conduct ourselves differently than what we've been used to. Indeed, the World System we came out of thinks it owns everything and that's what we all believed before we were sprung out of there and came into the Kingdom of God. So, we have to LEARN by the renewing of our minds (Romans 12:2) to disregard all those little documents and agreements and payment plans the World has developed to establish that people own everything and give the "title deeds" for all our possessions over to the Lord where they belong.

In previous issues of this series we've talked about the concept of becoming COMPETENT STEWARDS. We should all desire to be COMPETENT because Jesus said that more and more will be given to the STEWARDS who're COMPETENT and taken away from those who're INCOMPETENT (Matthew 26:28-29). And up to now we've made the point that to be a COMPETENT manager of God's property requires the ability to follow His instructions which are found in His Word. If we haven't found His instructions and don't know what they are then most probably we're going to turn out to be INCOMPETENT STEWARDS because our management of His property is going to be out of agreement with what He wants to do. Indeed, Christian development and growth is largely about learning how to carry out God's instructions to fulfill His plans and purposes in our lives and on the earth.

Faith and Stewardship

Now the Bible says that without FAITH it's impossible to please God (Hebrews 11:6) which then logically incorporates the thought that COMPETENCY in stewardship has to work by FAITH. The question is: FAITH in what? A lot of Believers go through life under a philosophy of "pseudo-faith" that says something like: *"I believe in God and I believe that He will eventually make everything work out okay so I don't have to actually know anything about His Word."* But the Bible says that Believers are to LIVE BY FAITH (Romans 1:17). In other words, FAITH is not just about believing in God; it's also about living life, it's about TRUSTING that God will indeed make things turn out right but that we have some involvement in that process and are called by Him to do our part. Friend, the Bible says clearly we're to be doers of the Word, not just hearers (James 1:22). If we don't know the instructions, how shall we be DOERS of them?

I've heard Bible teachers make this statement: *"FAITH begins where the Word of God is known."* In other words, real FAITH isn't possible until we understand something about the Word that we can trust in. When we live by FAITH we live in the assurance that we can count on the Word of God to perform just as it's been spoken and written (Isaiah 55:11). But we have to know what it says before we can count on it, we have to know what it says before we can release our FAITH over it, we have to know what it says before we can live by it.

So now to connect this to STEWARDSHIP, what we're trying to get across this week is that not only does knowledge of God's instructions lead to COMPETENCY but we need to couple our knowledge with FAITH. We have to TRUST that all those instructions we find in the Word of God will actually work for us just as they're written even if they don't seem logical to the Flesh, even if they run counter to the way the World is doing things. We can know all the instructions but we have to apply them by FAITH in the course of our STEWARDSHIP in order to be COMPETENT. And if we can achieve COMPETENCY God will give us more and more to manage and we'll become successful and prosperous in the Kingdom of God.

In sum, these are the things we'll be putting our FAITH on to become COMPETENT STEWARDS:

Faith that the Word is Truth and that we can depend on it

Faith that the instructions in His Word will produce the correct outcomes

Faith that competency of stewardship will bring us more to manage

Faith that competency of stewardship is what will produce God's best for our lives

Part Twelve – The Role of Giving

July 25, 2011

Continuing our discussion on the subject of FINANCIAL STEWARDSHIP, we've come this week to the part that many Christians immediately relate to when the subject of STEWARDSHIP is first mentioned. Indeed, it's time to talk about GIVING but as just one part of the subject, not the whole subject. FINANCIAL STEWARDSHIP starts with a basic principle that God owns everything in the universe and that we Believers are just STEWARDS or managers over our portion of what belongs to Him. None of this stuff is really ours and the Flesh has a hard time dealing with it once we've found it in the Word. But if the Word of God says He's the owner than He is, right?

Psalm 24:1 = *"The earth is the Lord's, and the fullness thereof."*

Psalm 50:10 = *"For every beast of the forest is mine (God speaking), and the cattle upon a thousand hills."*

Psalm 89:11 = *"The heavens are yours (God's) and the earth also."*

Haggai 2:8 = *"The silver is mine, and the gold is mine, says the Lord."*

Ezekiel 18:4 = *"Behold, all souls are mine (says the Lord)."*

STEWARDSHIP is about coming to grips first with God's ownership of everything and second with the fact that our actual assignment is to be a COMPETENT manager of the portion of His property we've been delegated to watch over. Once we've come to understand these concepts and have given up our insistence on ownership then the job of the COMPETENT STEWARD is putting God's property to use for the advancement of the Kingdom of God according to the instructions He's given us in His Word. We have to study the Word to find out what the instructions are and then we apply them by FAITH in every situation even when it seems "logically" that we should do some other thing.

God is a Giver

Now God is by nature a GIVER. He's a GIVER because He IS LOVE (1 John 4:8) and LOVE always gives. Did He not GIVE His only begotten SON because He LOVED us (John 3:16)? And did Jesus not GIVE up His own natural life to pay for our sins (Hebrews 9:12) and rescue us from darkness (1 Colossians 1:13) because He LOVED us? God wants to give things and bless people as much as possible. Jesus came so we could have abundant life (John 10:10), He became poor so we could become rich (2 Corinthians 8:9), He shed His blood so we would be able to enter boldly and confidently any time we want to into the holy place where God is (Hebrews 10:19). Indeed friend, by the LOVE of God we have been given the BLESSING of Abraham (Galatians 3:14).

Because of God's LOVE He wants to CONTINUALLY bless people in every area of life. But uniquely He wants to involve you and me in the process of His GIVING. He wants His STEWARDS to carry out a lot of His GIVING here on the earth and then allow us to share with Him the glory that comes from the GIVING. He wants us to give to our local churches, He wants us to give and support other ministries, He wants us to give to the poor and the homeless and the less fortunate and the destitute and the hungry, etc. Get the picture? God uses Believers to minister His GIVING; it is people who at the behest of God shall give unto your bosom (Luke 6:38).

Friend, part of being a COMPETENT STEWARD is managing God's GIVING, according to His instructions, out of what He's made available to each of us. And keep in the mind that the more COMPETENT we are at the job of STEWARDSHIP, the more He'll give us to manage and give away (Matthew 25:28-29). And the more we give away the more He'll give us to give away and so on and so on. This is the way the Kingdom of God is designed to work and this is what we're being trained to carry out.

A Problem of Competency

It's a wonderful system God's put in place, but there's a problem we have to deal with: the Flesh doesn't like to GIVE things away. And it especially doesn't like to give away money. Christians withhold their tithes by the millions and so our churches are largely under-powered and under-funded. In addition to tithes there're supposed to be offerings to keep our ministries funded so they can provide the special services God's called them for. But people withhold their offerings too even though the Bible warns that if we GIVE sparingly we'll receive sparingly (2 Corinthians 9:6).

The underlying problem is that the Flesh still thinks it owns all the stuff we have around us. Times are tough so we hold on to what we have control of fearful that future provision might not show up in time. We lose sight of the fact that it's not our money to withhold; no, it's God's money, He's the Owner and He has instructed us to give tithes and offerings as an important part of our STEWARDSHIP responsibilities. The Truth is if we were GIVING away more of God's money according to His instructions He would be willing to make more of it come under our STEWARDSHIP. Don't forget this basic principle we've already identified: God will release more and more to the COMPETENT STEWARD and take away from the INCOMPENTENT STEWARD (Matthew 25:28-29). The level of competency is always related to our faithfulness in following the instructions and we've been clearly instructed to CHEERFULLY give His money to others (2 Corinthians 9:7).

In short, many of us need to deal with this problem. It's God's money to give away if He wants to so we're supposed carry out His instructions instead of "embezzling His property" so to speak for our own purposes. See the problem for what it is and God will help you overcome it

so you can soon become a **COMPETENT STEWARD** who can increasingly attract more and more of God's property.

Part Thirteen – Protecting the Kingdom

July 31, 2011

We're still on the subject of FINANCIAL STEWARDSHIP because it's such a fundamental issue for folks who're sincerely trying to disconnect from the WORLD FINANCIAL SYSTEM. In order to make that disconnection work, we have to start by giving up our right to OWN things and then make a conscious effort to come under the authority of God's OWNERSHIP of everything. We're willing to do this because that's what the WORD says; and since the WORD says it, we know beyond a shadow of a doubt that our agreement with it will produce what's best for our lives:

Psalm 24:1 = *"The earth is the Lord's, and the fullness thereof."*

Psalm 50:10 = *"For every beast of the forest is mine (God speaking), and the cattle upon a thousand hills."*

Psalm 89:11 = *"The heavens are yours (God's) and the earth also."*

Haggai 2:8 = *"The silver is mine, and the gold is mine, says the Lord."*

Ezekiel 18:4 = *"Behold, all souls are mine (says the Lord)."*

If God owns everything on the planet (and everywhere else too), what are we if we're not owners of things? By way of review we've discussed in previous articles that we're called by God to be STEWARDS over an APPROPRIATE portion of all His stuff. A STEWARD is simply a MANAGER or ADMINISTRATOR of property and possessions that belong to another person and the STEWARD works according to the instructions of the OWNER. Our instructions can be found in the Word of God and our effectiveness as STEWARDS is related to how well we follow the instructions. Effective STEWARDS are COMPETENT but if we don't know what the instructions are or if we refuse to follow them, then we'll be INCOMPETENT STEWARDS. Among other things COMPETENCY should be important to us because as a basic principle in the Kingdom of God more and more responsibility is given to the COMPETENT STEWARD but taken away from the INCOMPETENT counterpart (Matthew 25:28-29).

The Origin of Stewardship

Now Adam was the first STEWARD. He was assigned the job of CARETAKER of the Garden of Eden (Genesis 2:15). He was never the owner; he was just given the responsibility for taking care of it. Taking care of the Garden included maintaining (preserving), nurturing (cultivating) and PROTECTING (defending) which is the same assignment we have today: to maintain, nurture and protect the things that God has assigned us to MANAGE. In today's article we want to particularly focus on the STEWARD'S responsibility of PROTECTING God's property.

As you know Adam turned out to be an INCOMPETENT STEWARD because he failed to PROTECT the Garden from God's enemy. He had been INSTRUCTED to EXPAND the Garden, which is to say the Kingdom of God, and to fill the whole earth with it. In fact, he had been fully empowered (blessed) to get that job done (Genesis 1:28). But he failed to take action against a speaking serpent, an intruder who came into the Garden with sayings that were in disagreement with God's INSTRUCTIONS. By not following the instructions he lost his plushy STEWARDSHIP job as well as the entire Garden that he had been assigned to PROTECT. And for 4,000 years until Jesus came to RESCUE everything, the program to expand the Kingdom of God on the earth was stalled out because Adam had given over his STEWARDSHIP authority to Satan. Now thanks to Jesus the original plan to fill the whole earth with the Kingdom of God is back on track and by FAITH the Believer has reacquired a STEWARDHIP role to help make that happen.

How to Protect the Kingdom

But friend, Christians are routinely forgetting or ignoring that one of our responsibilities as STEWARDS is to PROTECT God's property. A lot of us are still confused about who the property actually belongs to; but either way, we're called to PROTECT what has been placed under our jurisdiction. Many of us are wallowing in economic defeat right now simply because we're failing to PROTECT God's property from our enemy. Does the Bible not say that the devil prowls around like a roaring lion, seeking someone to devour (1 Peter 5:8)? He took over Adam's property in the Garden and he hasn't changed his objectives: he's doing everything he can to take over what God has assigned to you and me to STEWARD.

I know from experience that a lot of Christians aren't really aware that we have to CONTINUOUSLY stand up and contend against an adversary. Maybe they haven't been taught or they forgot or they just don't sense the urgency. But the New Testament is clear that we're to RESIST the enemy and not allow him to just take over everything the way Adam did. Indeed, we've been provided with special armor to be ACTIVELY used in an ongoing struggle against the rulers and powers and world forces and wickedness in the heavenly places that are arrayed against us; and we've been told to stay on the alert against all of that so it won't be able to overcome us (Ephesians 6:10-18).

The best news is that ALL authority on the earth has been given to Jesus (Matthew 18:18) and we can appropriate that authority by FAITH and the related use of His name (Acts 3:16). That's why the devil will FLEE from the faith-filled user of the name of Jesus (James 4:7). He is going to come after you to separate you from the portion of the Kingdom of God you've been given to STEWARD; you can be assured of that. So, he wants you to forget about or ignore him so he can steal God's property away from you and make you an INCOMPETENT STEWARD with less and less to manage. It's the adversary who comes to steal, kill and destroy (John 10:10); but if you

stand up to him and PROTECT God's property, if you use your armor and the Name of Jesus to RESIST him, he WILL flee from you and more of the Kingdom of God WILL be given to you to STEWARD instead of less.

In sum, if you've been frustrated lately by a less than spectacular economic performance in your life you may want to consider where you stand on the subject presented in this article. Have you turned over the ownership of all your possessions to God? Are you studying the Word so you can learn the INSTRUCTIONS FOR COMPETENT STEWARDSHIP? And have you RESISTED the enemy to PROTECT God's property from theft and destruction? If you ask God to help you with all this, He WILL empower you to be a COMPETENT STEWARD because after all it is His property and He has a personal interest in seeing to it that you succeed. Even more important though, He loves you so totally and completely that He gave His own Son so you and I could be assured of having a chance at success. The way is open to us; RESIST the enemy with the power and authority you've been given and he WILL flee.

Part Fourteen – Avoiding the Temptation of Judging Other Stewards

August 7, 2011

We're still considering the subject of FINANCIAL STEWARDSHIP and I hope you're getting something out of it. Don't forget the basic assumptions:

1. God is the owner of everything on the earth:

Psalm 24:1 = *"The earth is the Lord's, and the fullness thereof."*

Psalm 50:10 = *"For every beast of the forest is mine (God speaking), and the cattle upon a thousand hills."*

Psalm 89:11 = *"The heavens are yours (God's) and the earth also."*

Haggai 2:8 = *"The silver is mine, and the gold is mine, says the Lord."*

Ezekiel 18:4 = *"Behold, all souls are mine (says the Lord)."*

2. Therefore, we humans own nothing and function as the STEWARDS or managers or administrators of God's property. Each of us has a portion of the Kingdom of God to manage. STEWARDSHIP is our calling.

3. God expects us to manage His property according to His instructions which can be found in His Word.

4. COMPETENCY in STEWARDSHIP is directly related to how well we know and apply His instructions.

5. COMPETENCY is important because the more COMPETENT we are as STEWARDS the more we'll be given to manage (Matthew 25:29).

Now many people in the Kingdom of God these days are scarcely better off financially than non-believers who're operating according to the World System. In part that's because some of us have been operating too close to the World trying to do things the way they do them. We've chronically violated biblical financial principles and have failed to learn and follow God's instructions for COMPETENT STEWARDSHIP. God says stay out of debt but we've gone into debt anyway. God says save up funds for a time of famine but we've spent all our funds for the moment. God says don't speculate on get rich quick schemes but we went ahead and got into shaky investments and got caught by the Great Recession. Indeed, there're a whole lot of ways we've demonstrated our INCOMPETENCY.

The Temptation to Judge Others

Nevertheless, there ARE some faithful servants in the Kingdom who now find themselves in financial prosperity because they DID follow many if not most of God's instructions. God's Word always works and by all appearances these folks have been good STEWARDS and are now reaping the benefits. But there's a temptation out there for these folks and it needs to be resisted: it's the temptation to look down on those Believers who're less prosperous and assume that they've all been INCOMPETENT STEWARDS, that they've been less principled than the ones who're enjoying financial prosperity. It's a mentality that says "I'm a better Christian than you are and my prosperity demonstrates it."

Lately I've heard a number of these fortunate folks refer to others with a statement like: "most people who're in financial trouble these days are there because they've NOT observed biblical financial principles like I have." First of all they don't have any survey statistics to back up such a statement and the truth is they have no idea why some other person may have a few financial problems. One person who I heard make this statement just a few weeks ago to my knowledge has never tithed a nickel in his life and was flat broke and jobless just a few years ago. So perhaps the prosperity he's now enjoying has not come from observing biblical financial principles as much as it's come from robbing God of His tithes and offerings. The one who has withheld tithes and offerings has NOT been a good FINANCIAL STEWARD no matter if the outcome is a manmade kind of financial success.

Another point is that when we see another Believer who's apparently been less fortunate financially, we have NO idea of the events that led up to their present situation. The Apostle Paul once said he had learned how to get along in "humble means" (Philippians 4:12); is someone going to say that Paul hadn't observed biblical financial principles when he got into humble means? Or, maybe that other Believer we're about to judge was directed by the Lord to dispose of all their prosperity the way the Rich Young Ruler was (Mark 10:21) or maybe God asked him/her to give away all their funds to help others. Or maybe that other Christian had to use up all their funds taking care of multiple terminally ill family members during their last days, which over the years is something we've seen in our counseling ministry hundreds of times. Or maybe that other Believer just returned from the mission field in some far off country with meager funds in their bank account but an overflow in their heavenly account because they led hundreds of thousands of people to the Lord.

The bottom line is that the Flesh wants to judge other people so that it can elevate and feel better about itself. But in the Kingdom of God we're not supposed to judge others which is why when some successful Christian makes the statement that "most people who're experiencing financial problems these days are in trouble because they failed to observe biblical financial principles," they immediately follow it up with another statement: "but I'm not JUDGING those

people.” The truth is though they certainly ARE judging those other folks and they’re judging them without any statistical data and without any knowledge; and they’re judging them against their own “accomplishments.” Friend, did you achieve your financial success because of the GRACE of God or because of something you did? If God did it for you then why do you boast? By your judging of others you are taking the credit for what God our Provider has allowed you to become a STEWARD over and you’re probably going to fall far short of where you could have gotten to if you had been willing to give Him the glory.

The best strategy for the COMPETENT STEWARD is to keep one’s eyes and attention on what God has allowed us to manage and to forget about what the other STEWARDS are doing. Stop comparing yourself to others; it’s not good STEWARDSHIP. Or said the other way, stop comparing the others to what you’ve been able to accomplish because the truth is you didn’t do it anyway except by the GRACE of God.

Part Fifteen – Communicating With the Owner

August 14, 2011

One of the principles of life that always works in the Kingdom of God is PERSISTENCE. By *persistence* we pursue an understanding of God's *mysteries* so they can eventually operate in our lives at a level that's sufficient to produce CHANGE. If you're not satisfied with your FINANCIAL performance over the last few years, one of the keys to making a change is *persistence* in pursuing an understanding of the FINANCIAL principles that the Word of God has for us. If we can understand them then we can use them to effect change, but first we have to understand. The Word can bring total change but we have to be effectual DOERS of It in order to make things happen (James 1:22-25). Notice that the effectual DOER of the Word is BLESSED in everything he/she does. That's why we're *persisting* with this topic on STEWARDSHIP now in its fifteenth week: so that we can understand it and then use it to change our lives.

So by way of review, here are the basic principles of FINANCIAL STEWARDSHIP we've covered so far and by our *persistence* through repetition we can use these concepts from the Word of God to change our circumstances:

1. God is the owner of everything on the earth:

Psalm 24:1 = *"The earth is the Lord's, and the fullness thereof."*

Psalm 50:10 = *"For every beast of the forest is mine (God speaking), and the cattle upon a thousand hills."*

Psalm 89:11 = *"The heavens are yours (God's) and the earth also."*

Haggai 2:8 = *"The silver is mine, and the gold is mine, says the Lord."*

Ezekiel 18:4 = *"Behold, all souls are mine (says the Lord)."*

2. Therefore, we humans own nothing and function as the STEWARDS or managers or administrators of God's property. Each of us has a portion of the Kingdom of God to manage. STEWARDSHIP is our assignment.

3. God expects us to manage His property according to His instructions which can be found in His Word.

4. COMPETENCY in STEWARDSHIP is directly related to how well we know and apply His instructions.

5. COMPETENCY is important because the more COMPETENT we are as STEWARDS the more we'll be given to manage (Matthew 25:29).

The Need to Communicate With the Owner

As mentioned above in the third concept, the STEWARDSHIP of God's property is to be carried out according to His instructions and those instructions are found in the Word. In addition though, we need to regularly consult directly with the Owner for clarification and direction to confirm what He wants us to do. Indeed we're not supposed to just strike out on our own when we're not sure about something. No, we're supposed to ask the Owner for some help, some direction before we try it on our own and cause damage to the Owner's property. Does the Word not clearly say that the sons of God are to be LED by the Spirit of God (Romans 8:14)? Friend, the Holy Spirit resides with the spirit-man of every born again Believer and is available 24/7 to provide immediate direction.

The problem with most Christians and a key reason why so many of us are experiencing financial difficulty is that we're failing to pursue an understanding of ALL the instructions. Some folks don't consult the Word much at all and then others who're involved in looking for answers in the Word aren't consulting with the Holy Spirit for clarification when they're faced with a particular situation. Or we pursue the wrong tasks in the wrong ways for the same reason: we're failing to seek and submit to the leading of the Holy Spirit. We're not communicating with the Owner and that kind of communication is commonly known as PRAYER.

How to Pray With Confidence

If we want to be a COMPETENT STEWARDS we have to come to a place in our Christian walk where we regularly seek the Lord for direction in CONFIDENCE that when we do so according to His will, He'll HEAR us and He WILL answer with the exact thing or information we need to help us be COMPETENT. We should earnestly desire to be COMPETENT because the Word of God says that more and more responsibility will be given to the COMPETENT STEWARD but taken away from the INCOMPETENT STEWARD. The problem for a lot of us is that we've had some of our responsibilities taken away and given to others during this difficult economic environment because we haven't followed the instructions and we haven't sought the Holy Spirit for direction. Instead we've tried to operate by the Flesh which has no idea what to do and will ALWAYS lead us to defeat and insufficiency. As a result we've let fear and anxiety take over instead of strengthening our FAITH with the Word (Romans 10:17) and diligently seeking the direction of the Holy Spirit.

A lot of people have tried PRAYER but they've never done it right so they don't get much in the way of results. First of all PRAYER is supposed to be two-way communication. We're not supposed to do all the talking and then leave to go and do our own thing while we wait for God to comply with all our begging and pleading and crying. That's the wrong way to do it. It's all right to do some of the talking but then we should be patient enough to let the Holy Spirit do

most of the talking in reply so we can be LED. How are the sons of God going to be LED if they don't ever listen to the LEADER? Jesus said that He only did what He had seen the Father do (John 8:38) which means He was completely Spirit-led. Friend, we need to seek after that same arrangement where our STEWARDING is totally Spirit-led.

Now, a basic requirement for effective PRAYER is that we PRAY according to God's WILL (1 John 5:14). If we don't do that we'll PRAY with the wrong motives and we won't get our PRAYERS answered (James 4:3). Not only that, He won't even hear those prayers (1 John 5:14). I'm sure that's a shock for a lot of Believers because most of us think God hears whatever we feel like saying to Him. That's wrong! He hears us when we approach Him according to His WILL; see it for yourself in scripture in 1 John 5:14. How can we know what His WILL is so we can PRAY and have Him hear us? Simple, the Word of God is the REVELATION of His WILL so all we have to do is to PRAY in agreement with His Word which is to say in agreement with His instructions. But of course we need to know the instructions, right?

Once we know how to PRAY, once we know enough about the instructions, the Word goes on to say that we can be confident that He WILL hear us and if we know (by FAITH) that He actually hears our REQUESTS then we know (by FAITH) that we have the REQUESTS we've asked for (1 John 5:15). It does NOT say we can have them sometime in the future or later on in Heaven. No, the Word of God says we ALREADY have the PRAYER REQUEST made according to His WILL in agreement with the instructions. Whatever we need in order to be a COMPETENT STEWARD we already have by asking for it according to the instructions.

If you're having a little trouble sorting out this message tonight, read the scriptures for yourself over and over again until you get the revelation from the Holy Spirit. He wants you to be a victorious STEWARD and He's available 24/7 to teach you how to be COMPETENT. As you become more COMPETENT your financial problems are guaranteed to diminish as you receive more and more responsibility in the Kingdom of God. The Laws of the Kingdom ALWAYS work and the Holy Spirit wants to lead you to the success you've been seeking.

Part Sixteen – The Requirement of On-the-Job Training

August 21, 2011

We're still talking about FINANCIAL STEWARDSHIP and we're looking at it from a whole host of different perspectives that perhaps a lot of folks haven't really considered before. Hopefully you're acquiring a new appreciation for what it means for Believers to pursue COMPETENCY in our basic calling of STEWARDING what belongs to God because this is a major part of what the Kingdom of God is all about. By way of review keep in mind that over the weeks we've established from scripture the following foundational principles:

1. God is the owner of everything on the earth. Many of the financial trials faced by Believers stem from the fact that we've not yet given over our ownership of things to the Lord (Psalm 24:1, 89:11, Haggai 2:8).
2. So, we humans own nothing and function as the STEWARDS or managers or administrators of God's property. Each of us has a portion of the Kingdom of God to manage and STEWARDSHIP of it is our assignment.
3. God expects us to manage His property according to His instructions which can be found in His Word and are also revealed to us by the Holy Spirit as we progress through our Christian training.
4. COMPETENCY in STEWARDSHIP is directly related to how well we know and apply His instructions. Since most of us haven't studied the Word very much or spent quality time with the Holy Spirit we're short on knowing what to do.
5. COMPETENCY is important because the more COMPETENT we are as STEWARDS the more of God's Kingdom we'll receive to manage (Matthew 25:29).

The World financial system wants us to believe that people are the owners of things and to prove it we have papers and documents to substantiate our ownership. The World court system will usually substantiate our ownership if we can produce those documents and if they've been executed according to the approved procedures. The truth is the whole world system revolves around human ownership of all the things that we've bought with the money we've earned (sweated for) or the debt we've qualified for. People will fight and even kill each other over the ownership and CONTROL of those things. But this system that most of us are so involved in is

CURSED, and it's been that way ever since Adam was evicted from the Garden (Genesis 3:17-19).

The Need for Extensive Training

Fortunately there's a better system available called the Kingdom of Christ where God owns everything. It works way better than the world system which is actually controlled by Satan, the god of this world (2 Corinthians 4:4), and it's available to us NOW by faith. In fact, if you've been born again you've already been DELIVERED from the control of the world system (darkness) and TRANSLATED into the Kingdom of Christ. Some of us may not have fully taken note of the TRANSLATION but according to scripture it did happen and we no longer have to allow the world system to control us if we don't want it to:

"(The Father) has delivered us from the power of darkness, and has translated us into the kingdom of His dear Son" (Colossians 1:13).

Up until the moment we're born again the only system we know about is the world system, the enemy's system of darkness that we get TRANSLATED out of. But then we have to learn about a new (i.e. *new* to us) system that operates in the Kingdom of God under a whole different set of principles and procedures. And one thing that makes this particularly challenging is that the new system operates (for the present) by faith instead of by the flesh in the natural realm. The fact is our flesh is very comfortable operating in the world system even though time-after-time it produces only disappointment and defeat. But God's system will produce RICHES WITHOUT SORROW (Proverbs 10:22) if we can learn to operate by faith according to His principles and procedures.

That means we have to get some training to disconnect from all the things we learned from the world system. And we don't have access to that training until AFTER our translation, until after we're born again; so that means we'll be receiving it once we get into our new responsibilities. Fortunately our TRAINER is the Holy Spirit and His assignment is to teach us how to adapt to this "new" system. His textbook is the WORD and He uses it to RENEW our minds through a process of TRANSFORMATION (Romans 12:1-2) that requires us to study and meditate on the course material until it becomes a personal REVELATION. Only the Holy Spirit can produce personal REVELATION.

At some point we find out that our work in the Kingdom of God is managing a portion of His property and that we were wrong when we used to think we were owners of things. We'll be led by the Holy Spirit (Romans 8:14) to give our "ownership" of things over to the Lord and to accept our new STEWARD job-description. We learn all this (while we're on the job) from the Word, from the personal REVELATION of the Holy Spirit and from our own experiences many of

which are failed experiences from reverting back to the world system to solve our problems. Our Flesh will never learn/accept what's right and will have to come to be controlled and dominated by our born again spirit who is committed to doing things righteously. We won't ever be perfect STEWARDS until Jesus physically returns to earth but we can be increasingly COMPETENT through on-the-job study and work once we've accepted our true calling.

Friend, there's a lot to learn about being a COMPETENT STEWARD and the system is set up so we have to learn it while we're on the job. We have to study about it to learn the instructions and we have to seek the direction of the Holy Spirit to learn how to apply the instructions. Getting born again is NOT just about receiving eternal life. There's also a process of TRANSFORMATION that every Believer will go through whether we like it or not. We can be cooperative and receptive, learning quickly and progressing upward and onward in the Kingdom of God; or we can resist the will and the plan of God, make things difficult for ourselves and remain as INCOMPETENT STEWARDS with little to no responsibility. The choice is not whether to be an owner or a STEWARD. That's already been set: God is the OWNER and we are His STEWARDS. The real choice to be made is whether we want to be COMPETENT or INCOMPETENT STEWARDS. Either way it's our choice to make but the Holy Spirit will be helping us do the right thing.

Part Seventeen – The Prosperity of the Steward

August 28, 2011

As we've learned in this series, STEWARDSHIP in the Kingdom of God is about managing what belongs to Him. It's about working with God to re-build the Kingdom that was originally assigned to Adam to STEWARD over. Indeed, the Lord told Adam to "fill the earth and SUBDUE it" (Genesis 1:28). But because of the sin of disobedience he lost his assignment, he lost his purpose, he lost his connection to God and he gave over everything to Satan including all his authority. Adam turned out to be a terrible STEWARD because he didn't follow God's instructions and he failed to protect the Garden from an intruder.

Now Jesus came to re-establish the Kingdom of God on the earth and to recover what had been lost to Satan. And so, the Kingdom of God today resides in the hearts of Believers and all of us have been given the job Adam once had of STEWARDING what belongs to God. We've also been given all the authority that resides now with the Name of Jesus in order to COMPETENTLY accomplish our assignments so that all our needs will be met with an abundance that can be used to bless others. And keep in mind that over the weeks we've been studying this subject we've established from scripture the following foundational principles:

1. God is the owner of everything on the earth. Many of the financial trials faced by Believers stem from the fact that we've not yet given over our ownership of things to the Lord (Psalm 24:1, 89:11, Haggai 2:8).
2. So, we humans own nothing and function as the STEWARDS or managers or administrators of God's property. Each of us has a portion of the Kingdom of God to manage and STEWARDSHIP of it is our assignment.
3. God expects us to manage His property according to His instructions which can be found in His Word and are also revealed to us by the Holy Spirit as we progress through our Christian training.
4. COMPETENCY in STEWARDSHIP is directly related to how well we know and apply His instructions. Since most of us haven't studied the Word very much or spent quality time with the Holy Spirit we're short on knowing what to do.
5. COMPETENCY is important because the more COMPETENT we are as STEWARDS the more of God's Kingdom we'll receive to manage (Matthew 25:29).

How STEWARDS Prosper

I can almost hear some folks out there wondering if it's possible to ever get ahead financially under this system of STEWARDING God's property instead of owning it all ourselves. And of course the answer is a resounding YES. The truth is God's ways of doing things are always the best for us and being STEWARDS instead of owners is no exception. After a Believer is born again an important exchange should eventually take place: we give up our ownership of THINGS to the rightful Owner in exchange for God's empowerment (GRACE) to excel in every area of life. As long as we insist on owning THINGS the Flesh will use that as an opportunity to accumulate material possessions that we'll consume on ourselves instead of building the Kingdom of God. The problem is we've not been equipped to handle the responsibilities of ownership and we'll always fail at it. But we HAVE been equipped to be COMPETENT managers of what God owns if we follow His instructions.

The story of Joseph is a really good example of a STEWARD that prospered under this system. You can read his entire life's story from Genesis, Chapters 37 through 50. To make a long story short, Joseph was sold into slavery by his own brothers and wound up in the household of Potiphar, an Egyptian officer in the Pharaoh's body guard. When Potiphar saw that everything Joseph put his hand to prospered, he made Joseph the overseer over his house (Genesis 39:2-4) and because the Lord was with Joseph he became a successful man (39:2) even though he was a slave. Therefore, one of the marks of a COMPETENT STEWARD is that he/she by God's empowerment produces SUCCESS for the owner of the property being managed.

Later in the story Joseph was put in prison when he was framed by Potiphar's wife for a crime he didn't commit. But Joseph soon took over the management of the jail and by the favor of God he was so good at it that the chief jailer didn't have to supervise anything (40:21-23) and everything Joseph touched PROSPERED. A few years went by and one day Joseph was called before Pharaoh to interpret a dream; as a result of his interpretation Joseph was assigned to be the chief STEWARD over Pharaoh's house and over all the land of Egypt (41:40-41). Then during the following seven years under Joseph's supervision the lands of Pharaoh brought forth abundantly (41:47) and grain was stored up in abundance beyond measure (41:49). Joseph was so successful he appointed a STEWARD over his own estate (43:19) that he had acquired while he continued to serve as Pharaoh's chief STEWARD which shows that God will promote COMPETENT STEWARDS so they can oversee more and more (Matthew 25:29). Eventually Joseph was able to purchase almost all the land in Egypt for Pharaoh (Genesis 47:20). All of this happened because Joseph followed God's instructions and the favor of God was always with him.

Friend, Jesus said that a "laborer is worthy of his wages" (Luke 10:7). Therefore, if you're a STEWARD working for God, following His instructions and doing your best to PROSPER His

Kingdom instead of yourself, you can be assured that the Lord will see to it that His Word performs exactly as He said it (Jeremiah 1:12). So He'll see to it that you're compensated handsomely for your COMPETENT work but not so handsomely if you're INCOMPETENT. So we need to know what the instructions are and we need to be able to PERCEIVE the voice of God as the Holy Spirit leads us to accomplish our assignments. As we do our work in Christ to build His Kingdom, we'll receive funds to apply into the Kingdom, funds to bless others with, funds to apply as seed to sow for future multiplication and funds to pay for our own current needs. In other words, as we demonstrate our faithfulness and COMPETENCY God will trust us with more and more just as he did Joseph.

God Doesn't Want Poor STEWARDS

Friend, God doesn't want Believers to be poor and in lack no matter what some folks have tried to teach us. Read the Word for yourself and then aspire to see God's will manifested in your life according to precisely what the Word says. If it says Jesus became poor so we can be rich (2 Corinthians 8:9), why would we exclude our finances from that scripture when the Apostle Paul was taking up a special offering when he wrote it? If the Bible says God gives us the power to obtain wealth in order to establish His Covenant (Deuteronomy 8:18), why would we deny that God has the same approach for establishing His New Covenant? When did that change occur and according to what scripture?

No, contrary to popular belief there's still no money in heaven; God doesn't use money. We're the ones who use money as a medium of exchange here on earth and God wants you and me to have it so it can be used to establish His New Covenant on the earth. It takes money to spread the Gospel throughout the earth and it comes through individual STEWARDS. The more COMPETENT the STEWARD, the more money that STEWARD can be trusted to handle; and according to scripture God has no problem compensating His COMPETENT STEWARDS. By the time it was over Joseph was a rich and successful STEWARD. Pharaoh was the owner and Joseph was his rich STEWARD, the second most powerful man in the world at that time. So, by Faith give up your ownership of things to God, study in order to be COMPETENT, put the Kingdom of God first in your life (Matthew 6:33) and God will reward you in this present age (Mark 10:30).

Part Eighteen – The Role of Grace

September 4, 2011

After 18 weeks we're still on the subject of FINANCIAL STEWARDSHIP. Jesus also talked a lot about finances and He's a really good example for us to follow after. In fact, some two-thirds of His parables were/are about money, property or possessions because of course He was acutely aware that our hearts (i.e. our thinking and priorities) will be where our "treasure" is (Matthew 6:21). The Greek word translated "treasure" in this verse means WEALTH so Jesus was concerned about what we consider to be valuable in our lives: is it going to the accumulation of money and things through the World system OR the seeking FIRST of the Kingdom of God and His righteousness (Matthew 6:33) through the Lord's system? Will we insist on providing WEALTH by our own efforts and strength OR will we allow God to be our Provider and be involved in our *wealth-seeking* by His strength and purpose? It's not wrong to seek WEALTH if we have our priorities right and we're seeking it for the right purposes. The bottom line though is that how we view and pursue WEALTH in large measure influences our general effectiveness in accomplishing the plans and purposes God has for us in His Kingdom.

Now establishing biblically-based financial priorities isn't necessarily so easy because our Flesh will ALWAYS tend to work against the interests of the Kingdom of God. To make it easier for us God has set up a financial system where we don't have to actually own anything which is the mirror opposite of how the World financial system tries to operate. In God's system He's the Owner of everything (Psalm 24:1, 89:11, Haggai 2:8) and we're supposed to be His STEWARDS trying to manage all His stuff. Eventually after we become Believers we DO have to find a way to turn over the ownership of all our possessions to Him, which we do by FAITH, because it's impossible to simultaneously be an OWNER and a STEWARD. Indeed, if God's actually the Owner of everything on the earth anyway, our attempts at ownership by the Flesh will be really just an exercise in futility.

The Competent Steward

Therefore our focus should be on achieving COMPETENCY in our true job of being a STEWARD the same way Adam started out in the Garden. He wasn't the owner of the Garden; He was the caretaker (Genesis 2:15), aka STEWARD. But Adam turned out to be INCOMPETENT and lost his job. So we want to learn to be COMPETENT STEWARDS so that God will give us increasing responsibility and more to manage (Matthew 25:28-29), so we can come to be a bigger and greater blessing to the Kingdom of God instead of the hindrance we'll otherwise be. Too many Christians are hindrances so that after 2,000 years the Church is still NOT able to be the influence for righteousness it could be and will eventually become.

To become COMPETENT in our STEWARDSHIP we have to become intimately familiar with our job description which we can find in our Bibles. All the instructions are in there and they're mostly opposite from the ways the World does things. The World's ways of operating don't work in the Kingdom of God so we have to renew our minds to the Truth and learn what God's WILL is for the portion of the Kingdom He's assigned to each of us to manage. COMPETENCY also comes from our relationship with the Holy Spirit because we who're the sons of God are to be led by the Spirit of God (Romans 8:14). If we're not on speaking terms with Him it's going to be next to impossible to become COMPETENT.

The Empowerment of the Steward

Now many Believers think they just won't be able to become COMPETENT managers because they're so used to the World's ways of doing things. They're immersed in it as we all have to be for the present so it's hard to step away from that system and into the Kingdom of God. But there's good news tonight: God has specifically empowered each and every Believer with the basic tools and abilities to step away from the World and become proficient STEWARDS in His Kingdom. Indeed, the Holy Spirit is resident within each Believer to help us to do just that.

Friend, EMPOWERMENT for anything in the Kingdom of God comes by GRACE which is defined as among other things God's undeserved FAVOR. God's FAVOR always blesses and always EMPOWERS. Do you really think God who is LOVE would ask you to move from one Kingdom to the other and not empower you to succeed? Do you really believe that Jesus died on the Cross and rose from the grave on the third day without making it possible for you to be successful in your new job? By His GRACE God makes success available in every area of life: spirit, soul and body. It's our responsibility to receive that GRACE by FAITH and then apply it into the Kingdom. It's also our responsibility to study the Word so we become familiar with our Job Description and the instructions for carrying out God's plans, and It's our responsibility as well to develop a close relationship with the Holy Spirit who stands knocking at the door (Revelation 3:20) so He can teach us ALL things (John 14:26) and lead us into all Truth (John 16:13).

The EMPOWERMENT is already available to every Believer. Jesus shed His blood so it could be made available. But many Christians have not RECEIVED it. They have not taken it for themselves by FAITH and then applied it in their lives for the purpose of becoming COMPETENT STEWARDS. That's why so many of us have financial difficulty: we're still trying to make the World's ways work for us instead of receiving the GRACE of God. Whenever the Apostle Paul faced a difficulty he called upon the GRACE of God to EMPOWER him to carry out God's plans and purposes. The average Christian has the same power and ability. It's just a matter of understanding how the Kingdom of God operates and then appropriating what's ALREADY available. And friend, EMPOWERMENT to succeed in the Kingdom is ALREADY available.

It's not inherently wrong to be seeking after WEALTH, indeed God is the One who's empowered the Believer to obtain it (Deuteronomy 8:18). The question is: what are our intentions for that WEALTH? Is it for us to accumulate so we can trust in it instead of God? The Word says that God's purpose for it is to ESTABLISH His Covenant (Deuteronomy 8:18). In other words, the WEALTH of Believers is made available for the purpose of expanding the Kingdom of God on the earth. Therefore, if we seek first the Kingdom, if we put it first in our priorities, if our efforts are to benefit His Kingdom as we seek to generate the WEALTH, then we will have finally latched onto how the Kingdom of God operates and God then will take care of our needs. And once we've learned to put the Kingdom first, we will have achieved COMPETENCY in our STEWARDSHIP and we'll be receiving more and more to manage.

Part Nineteen – The Importance of Godly Counsel

September 11, 2011

If you've been following along with us over these past almost five months, then you're well aware that we've been studying the subject of FINANCIAL STEWARDSHIP. As we've pointed out before, most of the time we hear about STEWARDSHIP in the context of our responsibility as Christians to give generously from our substance into our local churches and para-church ministries. And, while it's certainly true that our giving is an important part of it, there's much more to STEWARDSHIP that we don't hear about as much as we ought to. The result is that most of us don't yet have an adequate understanding of what STEWARDSHIP means in the Kingdom of God and this causes a lot of folks to have an almost endless array of financial problems even though Jesus came to make abundance available in every area of life (John 10:10).

Therefore, looking back over some of the previous newsletters, following is a brief reconstruction of the various biblical principles concerning FINANCIAL STEWARDSHIP we've come up with so far:

1. God is the owner of everything on the earth. Many of those financial trials we're facing stem from the fact that we've not yet given over our ownership of things to the Lord (Psalm 24:1, 89:11, Haggai 2:8).
2. Since God owns everything, people own nothing and we're supposed to function as the STEWARDS or managers of God's property. Each of us has a portion of the Kingdom of God to manage and STEWARDSHIP of it is our assignment.
3. God expects us to manage His property according to His instructions which can be found in His Word and are also revealed to us by the Holy Spirit as we progress through our Christian training.
4. COMPETENCY in STEWARDSHIP is directly related to how well we know and apply His instructions. Since most of us haven't studied the Word very much or spent quality time with the Holy Spirit we're short on knowing what to do.
5. COMPETENCY is important because the more COMPETENT we are as STEWARDS the more of God's Kingdom we'll receive to manage (Matthew 25:29).

What it Takes to be a Competent Steward

A COMPETENT STEWARD in the Kingdom of God is a Believer who correctly carries out the instructions received from the Owner. Yes, God has assigned each of us a portion of His Kingdom to manage but in doing that job we have to carry out His instructions if we want to do it COMPETENTLY. It's His property, not ours and for our own good He's determined to instruct us on how He wants things done. If instead we do things our own way and consequently turn out to be INCOMPETENT as we certainly always will, then we know from Scripture that we'll lose part of what we've been assigned and it'll be given to someone who's proven to be more COMPETENT (Matthew 25:28-29). Indeed, the COMPETENT STEWARD will have an ABUNDANCE (verse 29) but the one who's INCOMPETENT, the one who refuses or is unable to carry out the Owner's instructions will lose the ABUNDANCE (the more than enough part) and eventually lose everything else.

In previous issues we've talked about the instructions we can find in His Word (our Bibles) and those that come to us by the COUNSEL of the Holy Spirit. Finding the instructions in the Word of God requires study and meditation which most Believers don't do enough of so a lot of the time we don't know what to do when choices have to be made. And by the way, NONE of us will have perfect knowledge of the Word until Jesus returns (1 Corinthians 13:12) so we really NEED the COUNSEL of the Holy Spirit to help us make the right choices and decisions. A lot of people have memorized large portions of the written Word but without the illumination of the Holy Spirit to guide them to the TRUTH (John 16:13), it's still quite possible for them to be INCOMPETENT. The sons of God WILL be (have to be) led by the Spirit of God (Romans 8:14) or else there WILL be great related difficulty and with it INCOMPETENCY.

Therefore, we need to be seeking the COUNSEL of the Holy Spirit on a regular basis as we carry out our STEWARDSHIP responsibilities. In the process of doing that we'll be developing an increasingly closer relationship with Him and we'll soon find out that He's a REWARDER of those who seek Him (Hebrews 11:6). We can't get the instructions from Him unless we seek Him for them. And, we can't get all the instructions we need unless we have a relationship so we know how to hear from Him. A lot of Christians these days want to have Spirit-led victory in their lives but haven't taken the time or made the effort to get to know the Holy Spirit. How many of us regularly make decisions and choices without even consulting with Him at all to find out if He's in favor of what we're considering? Indeed, how can we say TRUTHFULLY that we love God if we're not even willing to take the time to get to know the Holy Spirit? When you love someone you want to spend time together. Friend, the Holy Spirit loves you and He wants to spend time with you so He reward you with the TRUTH and lead you into victory but He needs for us to want to get to know Him.

The Place for Wise and Godly Counsel

Now today we want to add another tool the Lord has provided to help us be COMPETENT STEWARDS. The Bible has many scriptures that talk about seeking wise human COUNSEL most of which are in the Old Testament. Having wise human COUNSEL under the Old Covenant was critical because the Holy Spirit was not always present when there was a decision to be made and most certainly He did not abide within the Believer which is only possible when someone gets born again under the New Covenant. But now even though the Holy Spirit is ever present and He'll never leave us or forsake us, we sometimes come to difficult decisions in life and even though we've considered the Word of God and we've sought the COUNSEL of the Holy Spirit, we're still not quite sure what to do. Our carnal flesh nature is still there interfering in what we're trying to do and telling us that we're owners instead of God and that we shouldn't be relying on the invisible mixed with Faith to make our decisions.

On occasion, with tough decisions to make there's still a place for wise and Godly human COUNSEL. You should NOT rely on it but you can use it occasionally to confirm what you're thinking the Lord is leading you to do. Of course, you have to confer with Godly people who're able to access His wisdom. Godly people are the ones who can hear from the Holy Spirit too and who have a proficient and useful knowledge of the Word. They don't have a personal agenda to interfere in their COUNSEL and they're spiritually mature. The biblical model is that God has brought into each of our lives a small number of these Godly people including Pastors and ministers and spouses and a very few spiritual friends and associates such as a Board of Elders or Advisors, etc. who have a particular anointing on a personal level and can confirm direction we've ALREADY sensed to be true. Don't fall for people in the Body of Christ acting like they're Old Testament prophets who're the only ones who know what God wants to do. Those days are over and each Believer has been reconnected DIRECTLY to and with the Holy Spirit so you're NOT looking for *direction* from your human COUNSEL; you're only looking for *confirmation* of something you've already heard from the Holy Spirit. On that basis wise and godly COUNSEL in agreement with the Word and with what you think you've already heard from the Holy Spirit can be effective in helping you be a COMPETENT STEWARD.

The bottom line though is that we must use all three resources. If we rely on wise and Godly Believers instead of developing a relationship and conferring with the Holy Spirit, we'll NOT succeed in our STEWARDSHIP. If we pray continuously to the Holy Spirit but never study the Word of God, we'll NOT succeed in our STEWARDSHIP that way either. Or if we memorize the entire Bible but don't find out from the Holy Spirit how to use what we've memorized, we'll NOT succeed in our STEWARDSHIP. In short, we need the COUNSEL of the Word, the COUNSEL of the Holy Spirit and the occasional COUNSEL of wise and Godly people. The TRUTH is God hasn't really given us a lot to do and most of what we're doing didn't come from Him anyway but it's stuff we've taken onto ourselves that God never intended for us to be working on.

COMPETENCY is not too hard for us if we seek first the Kingdom of God and let Him do all the heavy lifting. On this basis COMPETENT STEWARDSHIP will turn out to be the key to VICTORY in life.

Part Twenty – The Plan of Abundance

September 18, 2011

When most Christians first encounter the biblical reality that God is the actual Owner of EVERYTHING and that we're supposed to be His STEWARDS, it comes as a bit of a shock. As we've discovered from our studies a STEWARD is a MANAGER or CARETAKER of someone else's possessions. The fact is we've NOT been created to own anything and we've NOT been empowered or equipped for it at all. Indeed, experience shows that when we try we ALWAYS eventually fail. Even if we're able to hang on to most of our stuff, how much of it will we take with us when we die? And how much anxiety will we have gone through all those years we were trying to hang onto it by the limited ability of our unredeemed Flesh?

Despite the high failure rate, that Flesh nature of ours' doesn't want to accept that we're just STEWARDS even though the Word of God says very clearly that God DOES own everything. Draw your own conclusions again from the following scriptures so you can tell your Flesh nature the Truth:

Psalm 24:1 = *"The earth is the Lord's, and the fullness thereof."*

Psalm 50:10 = *"For every beast of the forest is mine (God speaking), and the cattle upon a thousand hills."*

Psalm 89:11 = *"The heavens are yours (God's) and the earth also."*

Haggai 2:8 = *"The silver is mine, and the gold is mine, says the Lord."*

Ezekiel 18:4 = *"Behold, all souls are mine (says the Lord)."*

May I tell you something really important tonight that could make a real difference in your life? One of the main reasons so many of us who believe and have inherited the Blessing of Abraham (Galatians 3:14) are having financial trouble is that we haven't come to grips with our role in the Kingdom of God. What are we supposed to be doing? What's our plan and purpose in life? That old Flesh nature wants to go in one direction which is back toward the World financial system, back toward Egypt where it feels comfortable even though it lived in slavery and darkness there; but our new nature grounded now in the Holy Spirit is insisting that we go in a new direction toward the system in the Kingdom of God. And those two natures will ALWAYS be in conflict (Galatians 5:17) until one way or another we go to be with Jesus. Therefore, in order to become COMPETENT (effective) in what we've actually been assigned to do while we're here, which is to MANAGE God's estate, we have to constantly override our Flesh and voluntarily give up our natural desire to be owners. In other words we have to give EVERYTHING to God and then do battle with the Flesh to leave the ownership with the Lord so we can focus on becoming COMPETENT STEWARDS.

What about the Abundance of Christ?

The main reason our Flesh nature doesn't like God's system is that it works by FAITH. Indeed, the Flesh wants to accumulate an abundance of possessions it can verify with the five physical senses so it can feel secure and it refuses to recognize that FAITH can accomplish better results. The Flesh kind of abundance requires control and ownership when the Bible is telling us to walk by FAITH and not by sight (2 Corinthians 5:7) and that God is already the owner of everything anyway. But didn't Jesus say that He'd come so Believers could have life more ABUNDANTLY (John 10:10)? How then is it possible for a STEWARD to have an ABUNDANCE of anything if God already owns everything?

Of course I've heard it taught and probably you have too that the ABUNDANCE Jesus was talking about was either for the afterlife or it wasn't talking about possessions of monetary value. Put another way: If as a Believer I am experiencing a PRESENT financial shortage in my life, how could the ABUNDANCE that Jesus was referring to be about a *present, physical* condition? But that way of assessing things is the result of trying to validate ABUNDANCE by the five physical senses instead of by FAITH. The Word of God is not subject to interpretation according to what's happening in my life. It says what it says. The ABUNDANCE of life that Christ was talking about and that He eventually died for us to receive isn't limited by anything or to anything in the natural. The Scripture doesn't say that it's limited or restricted so why do we, and in context it's clearly talking about BOTH the present AND the future. It's just that the ABUNDANCE comes in and through Jesus by FAITH, and it's not something you and I can do on our own by our Flesh without Him.

In another place in Scripture Jesus encountered the "Rich Young Ruler" (Mark 10:17-31) and told him he should go and sell all his possessions and give the proceeds to the poor as a prerequisite for coming into His ministry. But the young man was unwilling to give up his ownership of things and lost an opportunity to become a STEWARD in the Kingdom of God. Jesus used that failure to emphasize a few verses later that what we give up for the sake of Christ and His gospel will be given back in the PRESENT AND IN KIND based on the concept of a 100-fold return. Therefore, part of the ABUNDANT life Jesus has for us is for NOW and certainly can be financial ABUNDANCE just as it would have been for the "Rich Young Ruler."

How to Manifest Abundance

So if you're concerned tonight about your present finances, your next question should be: what do I have to do to receive and manifest the portion of Christ's ABUNDANCE that produces a related increase NOW. Based on our previous discussions on this subject plus tonight's as well, here're a few things to consider:

1. You have to give your ownership of everything your Flesh owns over to God one way or another.
2. You have to renew your mind toward STEWARDSHIP and away from OWNERSHIP.
3. You have to release your FAITH, cast down your UNBELIEF and be patient.
4. While you wait you have to study the Word and develop a close relationship with the Holy Spirit.
5. You have to carry out God's instructions for the STEWARDSHIP of His property.

When you do these things you become an increasingly COMPETENT STEWARD. To be COMPETENT means you're carrying out the Lord's instructions with expertise, and the portion of the Kingdom of God you're responsible for is advancing and strengthening and expanding and subduing the earth where you're assigned. And here's the really good news: Jesus has specifically promised in red letters that a COMPETENT STEWARD will receive an ABUNDANCE (Matthew 25:29). See this powerful principle for yourself in the *Parable of the Talents* (verses 14-30) and believe what He said. And when you read these verses take note of the fact that COMPETENT STEWARDS are given more and more to manage NOW as they demonstrate their COMPETENCE. This is just how the Kingdom of God works not because I say so but because Jesus said so.

The final question today then should be: why does God work this way? Well first, He retains ownership because He's God and also to help us deny our Flesh the related glory. But in addition, He wants Christians to have an ABUNDANCE so we'll have more than enough to allow us to be a blessing to others and help Him advance the Kingdom of God. I can hear someone say: God doesn't need us to help Him build His Kingdom. Maybe not but that's the way He's chosen to work. So when a Christian says something like, "*Oh I just want enough to get by and pay my bills; I'm not asking for abundance,*" it demeans the sacrifice that Jesus made to become poor so we can be rich NOW (2 Corinthians 8:9) and it demonstrates the presence of a hidden selfishness, an unwillingness to make the effort to believe for the ABUNDANCE of Christ in order to help other people. What do we say to Jesus in response to John 10:10? No thank you Jesus, I prefer not to accept your ABUNDANCE! Or, I prefer not to accept your financial ABUNDANCE now in this present life, but could you save it for me later? How ridiculous is that? And anyway, what will I do with financial ABUNDANCE when I get to Heaven? No friend, God needs for us to be ABUNDANCE MINDED now, to do what we have to do to qualify for His ABUNDANCE and help Him establish His Kingdom (Deuteronomy 8:18), to make the effort to come out of our comfort zones and move up with Him to glory. Believe for your financial breakout, do what you have to do to make it happen and the ABUNDANCE of Christ will absolutely cover you over more than you can handle.

Part Twenty One – Surrendering to the Truth

September 25, 2011

Sometimes the Truth is hard to deal with; but within the Kingdom of God, Truth is ALWAYS absolute which Believers are encouraged to accept once it's been REVEALED. Indeed, the Holy Spirit is called the *Spirit of Truth* and He's working in our lives 24/7 to guide us into ALL Truth (John 16:13) because that's where it's best for us to be. And so as regards this newsletter series about STEWARDSHIP, the Truth that we've been focusing on these past 20 weeks is that GOD IS THE OWNER OF EVERYTHING and we know this is true because the Bible says it is:

Psalm 24:1 = *"The earth is the Lord's, and the fullness thereof."*

Psalm 50:10 = *"For every beast of the forest is mine (God speaking), and the cattle upon a thousand hills."*

Psalm 89:11 = *"The heavens are yours (God's) and the earth also."*

Haggai 2:8 = *"The silver is mine, and the gold is mine, says the Lord."*

Ezekiel 18:4 = *"Behold, all souls are mine (says the Lord)."*

By consequence of the Truth then, people do NOT own anything even though our Flesh nature thinks it does and even though the World financial system tries to convince us that we're owners. Actually the Flesh is only too eager to try to own and control whatever it comes in contact with but there's simply nothing left over for us to own if God ALREADY owns EVERYTHING. This results in two fundamental life issues that MUST be dealt with by Believers if we expect to grow and prosper in the Kingdom of God:

- 1) We have to submit ourselves to the Truth that people are STEWARDS (managers) of what God owns.
- 2) We have to work constantly against our Flesh to permanently give over ownership of material things to the Lord.

Now probably most Believers don't even realize yet that these are issues they're supposed to be dealing with. They haven't received a personal revelation because they haven't really considered it. Perhaps they've seen the scriptures about God's ownership but they've passed over them and put them off in the future to take up after Jesus comes back to finish establishing the Kingdom of God on the earth or for when they're rolling around Heaven all day. But until we do take up these issues in the here and now and deal with them effectively, we're going to continue to experience present-day financial trials and problems in our lives. Perhaps if Believers come to understand this they'll start to pay more attention to it because nobody wants to continue to be beaten up with financial lack, insufficiency, shortage, indebtedness, defeat, etc.

Submitting to the Truth

When we first start reading the Word of God as new Believers, we tend to agree with some selected scriptures but block off many of the others that we don't want to have to deal with. As time goes on and as we're faithful in our studies, the Word reveals to us that it's not something to be taken on an exception basis according to our personal values and traditions and man-made religions. Rather, in total it's God's REVEALED Truth about Himself and about His Kingdom and it's intended to be received as a complete and inerrant work inspired by none other than the Holy Spirit, aka the *Spirit of Truth*. Eventually we reach the point as we mature that we sense a leading on a spiritual level to bring our lives into compliance wherever necessary with every principle of life we find in the Word.

Certainly this has to include OWNERSHIP. Since the Bible clearly says that God is ALREADY the Owner of everything, we need to consider that and find out what it means for our lives now. How do we have to change our thinking? What other changes do we have to make? What are the opposing forces we have to overcome and how do we overcome them? How do we transfer OWNERSHIP of all our stuff over to the Lord? And we want to know the answers to these questions because a principle of life is involved that has direct bearing upon the quality of life we experience now in this present age. So, in order to submit to the Truth we start by acknowledging to God and to ourselves that we now see the Truth and then we ask the Holy Spirit what to do about it. He WILL definitely answer that prayer request and will work with us to help us make the appropriate transitions.

Giving Over Ownership

How the Holy Spirit will answer though won't be the same for everybody. It never is. When Jesus selected His original twelve disciples He told them to leave everything behind and follow Him but He didn't ask them to sell everything. Later when He encountered the Rich Young Ruler (Mark 10:17-30), He DID require him to go and sell everything as a requirement for coming into the Ministry which the Rich Young Ruler could not bring himself to do and went away sad (Mark 10:22). When the congregation of the first church in Jerusalem came into one heart and one soul, they VOLUNTARILY sold off their possessions as they felt led to and brought the proceeds to the Apostles (Acts 4:32-37).

But the question for each of us now is this: what's He going to require of me? How am I going to be able to effectively transfer ownership of ALL my stuff to Him? The objective is for me to get to a place where I am unattached to the things I am STEWARDING over. It's His stuff, not mine so why am I becoming attached to His stuff? If God asks me to sell something and bring the proceeds to the Kingdom I want to be able to FREELY do that. I don't want my Flesh causing a big hindrance so I delay or worse fail to answer the call. Some people won't have a problem

with that but others, maybe most may have to sell some stuff, may have to DETACH from some of God's property to force the Flesh to get on the right page. Some folks may have to go through a lot of prayer and fasting to get to where they want to be. But in the end it'll be worth it because God wants us to come to a place where we're content to be STEWARDS instead of OWNERS.

Consider also tonight the story of Joseph. When he wound up as a slave in Potiphar's household, he had no personal possessions. Yet he became a successful man and the Lord caused all that he did to prosper even though he had no possessions. Rather he became the chief STEWARD over EVERYTHING Potiphar owned (Genesis 39:1-6). Later he became head of the jail still with no possessions of his own and everything he touched prospered (19-23). Eventually Joseph became Pharaoh's chief STEWARD and the second most powerful person in Egypt. In sum, we don't have to be attached to a lot of stuff to be successful and prosperous in the Kingdom of God.

In our financial counseling ministry we've seen a lot of people go after Mortgage Modifications to save their homes from foreclosure in our challenging financial environment. It's understandable for people not to want to lose their homes but what many of them are missing is that they're way TOO attached to their homes. Many of those Mortgage Modifications wind up increasing the indebtedness on a home up to triple what the current market value is which means that it could take from 10 to 20 years for the market to bring back enough equity to cover the new indebtedness. In many cases they would be better off financially to seek another option like a Short Sale or a Deed in Lieu of Foreclosure so they can get out of a bad situation and prepare to start over. Those huge Mortgage Modification balances will make it impossible for families to sell those homes any time soon effectively canceling most of their potential availability to the Kingdom of God in the foreseeable future.

To conclude, we've not been created to be overly attached to stuff. If God required of you to sell your home to pay off your credit card debt, could you do it? If you can't then it's something to pray about and work on in the future. God's best for each of us is to be flexible and free from any bondage. But it's not necessarily about divesting everything and giving your money away. No it's about having the right perspective and the right priorities and about seeking first the Kingdom of God. It's about controlling the Flesh and forcing it to submit to the Truth. The Truth is we aren't OWNERS and we NEVER will be. We're STEWARDS and we're called to management in the Kingdom of God. If we'll do what we're called to do, we'll find out that the victory we've been seeking in every area of life, spirit, soul and body is ours for the taking.

Part Twenty Two – Understanding the Job

October 2, 2011

In this series we've been trying to focus on the fact that most of us have been trying to perform in the wrong job. We're been trying to be OWNERS of possessions and stuff, and the more the better, when the Bible says that God ALREADY owns everything. Is the Word of God true and accurate or is it just for light reading with a lot of concepts we can pick and choose from? What the Bible says about itself among other things in a number of different places is that it's true, accurate, complete, powerful, alive, faithful, inspired by the Holy Spirit, etc. It is in short an instruction manual for living life in fellowship with our Creator God according to His plans and purposes and ways of doing things. It's NOT a "pick-and-choose" manual so we need to learn to deal with these following scriptures we've pointed out in previous weeks that speak CLEARLY about God's OWNERSHIP OF EVERYTHING:

Psalm 24:1 = *"The earth is the Lord's, and the fullness thereof."*

Psalm 50:10 = *"For every beast of the forest is mine (God speaking), and the cattle upon a thousand hills."*

Psalm 89:11 = *"The heavens are yours (God's) and the earth also."*

Haggai 2:8 = *"The silver is mine, and the gold is mine, says the Lord."*

Ezekiel 18:4 = *"Behold, all souls are mine (says the Lord)."*

If God owns EVERYTHING which doesn't leave anything for anybody else to own, then what are Believers doing acting like the World does trying to be owners? And even as we're trying so hard to be owners, the fact doesn't change that God already IS the Owner and He's the Owner of EVERYTHING. So, to the extent we're trying to be owners, we're wasting our time by taking it away from what we're supposed to be doing which is managing or STEWARDING what ALREADY belongs to the Lord. This is a major cause of financial defeat and frustration for believing folks who ought to be happy with just being successful STEWARDS.

Giving Up Ownership

So one of the first things I need to do in getting my finances straightened out is to be proactive about giving my ownership of things over to God. When I came out of the World and into the Kingdom of God (Colossians 1:13) as a new Believer, I brought with me the mentality of owning things. I learned that idea that in the World and had made it a major objective. So I had to change my thinking to come into agreement with the INSTRUCTION MANUAL. The Bible says that as a man thinks so is he (Proverbs 23:7) and I needed to learn how to start thinking as a STEWARD.

Now my flesh hasn't wanted to give up on that ownership idea yet so I've had to constantly do battle with it and force it to submit to the authority of the Word. I engage in that battle by studying the Word on a daily basis asking the Holy Spirit all the while for revelation about STEWARDSHIP. Whatever I ask according to His will He has promised to give me (1 John 3:22, 5:14-15) so by Faith in the Word and in Christ who IS the Word (John 1:1) I KNOW that He'll help me become a good STEWARD and move me further and further away from my old ways of thinking. It's a process of transformation from being conformed to the World to a new place where my mind has been renewed and I am able to discern God's will for me as a STEWARD (Romans 12:2).

So by CONTINUALLY AND REPETITIVELY renewing my mind away from ownership and toward the STEWARDSHIP of what already belongs to God, I can eventually come to be happy with my new role. The truth is it's actually a relief and a release of pressure to give up my ownership of things and let God have all that responsibility that I never was very good at anyway. All I have to do to make it happen is ask Him to take it all off my hands and He's promised to do it. Then I have to constantly fight my Flesh to keep it from trying to recover the ownership of things I've consciously given up and as time goes on it gets easier as my Flesh finally gives up most of this battle and starts trying to hinder me in some other area of life. Friend, your Flesh nature is NOT your friend and it never will be until Jesus comes back and we receive our spiritual bodies that have never been tainted by sin (1 Corinthians 15:43-53, Philippians 3:21).

The New Job Description

If I'm not an owner any more then how am I supposed to function as a STEWARD, a manager of what belongs to God? What do I do? First of all I have to understand that whatever I have control of has been assigned to me by my Father. It belongs to Him, He's the Owner but it's been assigned to me to do something with. How do I find out what to do with it? How do I manage His stuff? I find that out by reading the INSTRUCTION MANUAL where I find all the instructions for carrying out His plans and purposes. He's put all His INSTRUCTIONS in the Word and I can find everything I need there. I have to study it a lot because acting as a STEWARD is totally different then trying to be an owner. It all belongs to Him and I need to submit to what He wants to do with it. The Flesh hates that idea but you know what to do about your Flesh. In sum, number one in my Steward's Job Description is to study the INSTRUCTION MANUAL.

What I find out is that what I've been assigned to STEWARD is a small portion of the Kingdom of God. It's my job to occupy it, defend it, protect it and take care of it. I need to keep the enemy out of my portion of the Kingdom because he wants to come in and steal, kill and/or destroy whatever part of it he can get his hands on (John 10:10) and my job as a COMPETENT STEWARD is to protect God's property. And by the way, I've been given all the authority and empowerment I'll ever need to perform this part of my job COMPETENTLY (James 4:7).

But I also need to increase what I've been assigned. Jesus called the STEWARD in Mathew 25:14-30 who had increased what had been entrusted to him a good and faithful servant and he was rewarded for that by expanding his area of responsibility (verses 20-21). So a COMPETENT STEWARD is one who not only protects and maintains what he's been assigned but works also to increase it, to expand its area of influence and in doing so he's working to expand the Kingdom of God on the earth. It's not an easy job but with Christ we can do it (Philippians 4:13). There's help available and if we allow Him to do it, He'll see to it that we do a COMPETENT job. We get all the credit for our good job performance but Jesus is the One who's really doing the heavy lifting. He's the Owner but He's available to help us be good STEWARDS. It's a great system if we'll just learn to let it work the way it was designed and the rewards of COMPETENT STEWARDSHIP are way greater than anything we could ever enjoy trying to be owners.

Part Twenty Three – Understanding the Hindrances

October 9, 2011

If you've been following along with us in this series then you're aware that the basic focus has been on the following concept: *All wealth comes from God and STILL belongs to Him.* And we've derived this conclusion directly from the Word of God and specifically from the following scriptures:

Psalm 24:1 = *"The earth is the Lord's, and the fullness thereof."*

Psalm 50:10 = *"For every beast of the forest is mine (God speaking), and the cattle upon a thousand hills."*

Psalm 89:11 = *"The heavens are yours (God's) and the earth also."*

Haggai 2:8 = *"The silver is mine, and the gold is mine, says the Lord."*

Ezekiel 18:4 = *"Behold, all souls are mine (says the Lord)."*

If God is STILL the Owner of EVERYTHING then mankind is NOT the owner ANYTHING. We try to act like we're owners but the Word is clear: God's the Owner of EVERYTHING. And as we've previously discussed, this biblical reality makes people the STEWARDS or managers of what belongs to God instead of owners. No matter how hard we try we'll never be owners and by trying to be something we're not all the time, we get ourselves into continuous trouble because we're just not equipped for ownership. Our frequent failures make us frustrated not realizing we've been focusing on the wrong assignment. The truth is, a lot of the economic problems being experienced by Believers in the current environment is a result of poor STEWARDSHIP related to confusion about ownership.

God is NOT Hindering Our Success

Now a lot of believers are of the opinion that their current economic problems and poor STEWARDSHIP have been caused by God Himself. And when I was a younger Christian I had that same opinion: God CONTROLS everything that happens here and consequently He's the cause of all my trials and tribulations. If any bad thing happened in my life I thought it was God working to teach me something. Indeed the prevailing theology then was that God puts sickness and financial problems on people with a greater good in mind both for those individuals and for the Kingdom of God as well. If some committed believer died young it was because God took that life to perform a greater good.

That theology is still around and it's usually referred to as the *Sovereignty of God Doctrine*. The truth is most Christians today still believe it which in the case of financial STEWARDSHIP would say something like this: *"the reason I am financially unsuccessful in life is because the Holy Spirit is throwing up obstacles and challenges in my path to teach me something for my own good so that when I finally receive my inheritance in the sweet bye and bye I will know what to do with it. My God-caused failures are for my own good and I must learn to be contented with what He's doing with my life."* One of the modern well-known bible translations has gone so far as to change the former translations where it says "Almighty God" to the words "SOVEREIGN God" so it's become entrenched theology in the contemporary Body of Christ.

The first problem with this doctrine is that the concept of CONTROLLING everything is not included in the dictionary definition of the word SOVEREIGN. Look it up for yourself in your Webster's Dictionary. There's no denying that God could control everything if He wanted to but He doesn't want to. Certainly He is SOVEREIGN but has He not given people the ability and the right to decide and choose for ourselves?

"I have set before you life and death, the blessing and the curse. So choose life in order that you may live..." (Deuteronomy 30:19).

The second problem with the doctrine of God controlling everything is that He's already entered into His REST (Hebrews 4:10). He's RESTING because what Jesus accomplished at Calvary was perfect. He doesn't need to control everybody because now it's up to each of us to make the right choices.

The third problem is that the Bible says it's the devil (not God) who comes to ONLY steal, kill and destroy (John 10:10). And God doesn't use the devil to teach us things; no, that's the job of the Holy Spirit (John 14:26). Besides, the Bible says that Jesus appeared on the earth for the express purpose of DESTROYING the works of the devil (1 John 3:8). Does it make any sense that God would send Jesus to DESTROY the works of the devil and that He would then use that same devil with all his DESTROYED works to teach the children of God?

There're some other problems with this doctrine but let's go ahead and draw the essential conclusion for the purposes of this article: God is not the one who's stopping us from being successful STEWARDS. In fact the Holy Spirit is working 24/7 to help us all succeed, to teach us to be COMPETENT STEWARDS so we can qualify for greater and greater responsibility in the Kingdom of God. According to Jesus, the one who's a COMPETENT STEWARD will receive more and more to manage and the one who's incompetent will lose what he has (Matthew 25:29). And it's ludicrous to think that the God who IS love would be out there throwing HINDRANCES in the way of us accomplishing something He Himself said was a good thing to do. My Father does NOT operate that way. No, He only gives GOOD things (James 1:17).

The Sources of Our Hindrances

There are no scriptures in the New Testament that say God is our problem. And because of what Jesus already accomplished which changed everything, you can't use scriptures from the Old Covenant to try to make a case that God still occasionally throws blockades in our paths to teach us something. No, He's not the reason we're experiencing financial problems or some other problems in our lives. Jesus died so we wouldn't have to have problems if we'll just make the right choices and decisions by Faith according to His Word. Admittedly, it's not so easy sometimes but nevertheless it's still scriptural. The work of Christ was and is PERFECT. Therefore, the real sources of the difficulties that often block our success as STEWARDS can be summarized as follows:

1. The devil and his demonic principalities
2. Our own poor decisions and choices
3. Failure to follow the STEWARDSHIP instructions contained in the Word of God
4. Failure to pre-consult with the Holy Spirit about our STEWARDSHIP decisions and choices
5. Living life too close to the World
6. A Stunted prayer life
7. Living life in the Flesh instead of walking in the Spirit
8. Trying to operate as an owner instead of a STEWARD

This is not really an exhaustive list of possible hindrances. There're probably a number of others but it's good to know who your main enemies are. So many people are blaming God for their financial problems but the reality is the main hinderers are the devil, the World and ourselves. Because of what Jesus accomplished we have complete authority over a defeated Satan if we'll just use our power and the Name of Jesus. He can't do anything to us unless we allow him to.

That leaves us, and God does NOT control us. The 500-year old *Sovereignty of God Doctrine* says that He does but it's not scriptural. If it were then there would have been no purpose for sending Jesus to die in our place. Either He died for the sins of the whole world (1 John 2:2) to give everyone an opportunity at an eternity with God or He didn't. Either He said *choose life* (Deuteronomy 30:19) or He didn't. Yes, God is sovereign but He has chosen not to control us for His own purposes. That means we can either be a COMPETENT STEWARD or incompetent. It's our responsibility to do what's necessary according to the Word to become COMPETENT and by Faith and the Grace of God we will eventually come to enjoy financial success and victory.

Part Twenty Four – How to Receive the Instructions

October 16, 2011

As you already know scripture reveals that God owns EVERYTHING which means there's nothing left over for people to own. *All wealth comes from God and it STILL belongs to Him.* Here's how we know this to be true:

Psalm 24:1 = *"The earth is the Lord's, and the fullness thereof."*

Psalm 50:10 = *"For every beast of the forest is mine (God speaking), and the cattle upon a thousand hills."*

Psalm 89:11 = *"The heavens are yours (God's) and the earth also."*

Haggai 2:8 = *"The silver is mine, and the gold is mine, says the Lord."*

Ezekiel 18:4 = *"Behold, all souls are mine (says the Lord)."*

If you believe that the Word of God is TRUE, then you must accept and understand by FAITH that you and I will NEVER be owners of anything. This makes us STEWARDS or managers of what already belongs to God. To be sure STEWARDSHIP is a big job: God has entrusted the care of the earth and everything on it to mankind. Adam failed in carrying out this same assignment so STEWARDSHIP is not something to be considered lightly. No friend, God wants to use you and me to work with Him in establishing and expanding the Kingdom of God on the earth. It's a huge job! But the good news is that He's already sent Jesus to make it a certainty that one way or another the Kingdom WILL someday fill the whole earth. It's not ever going to happen again that the oversight of God's property will be usurped by His enemies as it did when Adam abdicated His position. Even so, there's still a challenge for each of us individually to succeed in our assignments during the short time we're on the earth so that while we're here we can enjoy the abundant life Jesus promised us when He came 2,000 years ago (John 10:10).

Why did Adam fail at his STEWARDSHIP assignment? He failed because he DISOBEYED the instructions. He had been instructed NOT to eat of a certain tree (Genesis 2:17) that was located in the middle of the Garden (Genesis 3:3); but He didn't follow that all-important instruction. Adam may've thought it wasn't all that important but God did and had warned him exactly what would happen. As a result of not following the instructions Adam LOST everything: he lost his cushy assignment, he lost his connection to the presence of God, he was kicked out of the Garden, he fell into sin, he came under the Curse and he allowed Satan to usurp his authority of STEWARDSHIP over the earth. WOW! The consequences of a STEWARD not following the Owner's INSTRUCTIONS can be significant and we present-day STEWARDS should be concerned enough about them to want to find out as much as we can so we don't make

mistakes and go in the wrong direction with God's property much less disobey one like Adam did. We don't have to worry about losing our Salvation but we should be concerned about being COMPETENT STEWARDS.

Where then are all those STEWARDSHIP INSTRUCTIONS we need to be following? They're contained in the Word of God. Pretty much all we need in order to do a COMPETENT job is there in the Word. If we need clarification on those INSTRUCTIONS from time-to-time which most of us certainly will, and if we need some help in carrying out some of those INSTRUCTIONS from time-to-time which also most of us certainly will, then the Holy Spirit is available 24/7 so we can ask Him. The problem for most Christian STEWARDS though is that we haven't figured out yet how to locate and RECEIVE our STEWARDSHIP instructions.

Receiving the Instructions

If all the INSTRUCTIONS are in the Word of God then it obviously follows that we should look there, right? Just open our Bibles and read the words and find the INSTRUCTIONS. Immediately though there's a problem: most Christians don't read their Bibles. No, they rely on Sunday preaching OR on casual religious conversation with other casual Believers to discover those "nuggets" of theology they wind up incorporating into their belief structure which usually contains a lot of misinformation about the Word. Whenever I hear typical Christians standing around talking, a big part of the stuff they're saying doesn't even resemble what I know to actually be in their Bibles. Certainly there're many exceptions but I'm referring here to the majority of Christians who could have important STEWARDSHIP assignments but aren't ready yet to actually accomplish very much for the Kingdom of God.

So our STEWARDSHIP instructions come by the Word of God. We have to actually read it, we have to study it and we have to meditate on it. As we do this we find the instructions, we come to a point where we can remember those instructions and then we have to understand them so we can make the correct applications. God expects us to get our own REVELATION of those instructions through the direct teaching of the Holy Spirit which only happens as we make the effort. Preaching on Sunday is great and we desperately need good preaching, but that'll cover just the bare minimum of what God has in mind for us to learn. The preacher can shed some light on a few specific INSTRUCTIONS, but it's incumbent on all us Christians to search the scriptures for ourselves.

Now of course the Holy Spirit is involved in this whole process. His ministry is to TEACH us ALL things (John 14:26) and He'll guide us into ALL truth (John 16:13). The truth that we need to learn is how to be COMPETENT STEWARDS and in carrying that out we're to be Spirit-led (Romans 8:14). But for most of us it's hard sometimes to hear the Holy Spirit's voice, maybe most of the time. And it's vital that we learn to hear His clarifications and illuminations and

revelations and warnings and His directions. God didn't leave us here to be blind STEWARDS. No, we have the best teaching available in all of existence but we have to confer with Him and hear what He says. And here's how we can come to HEAR the Holy Spirit:

1) Regular prayer that's two-way communication, not just you or I expressing our complaints and petitions all the time but MOSTLY asking the Holy Spirit HOW He wants us to do things, to carry out the INSTRUCTIONS.

2) Regular fasting on a weekly basis 1 to 3 days helps greatly in "hearing" the Holy Spirit with those spiritual ears. Unfortunately most Christians don't fast regularly if at all.

3) Finally, speaking in tongues is maybe the best way of all to get the Flesh out of the way so we can "hear" Spirit to spirit communications. Bring your questions to the Holy Spirit by speaking in tongues and I can guarantee that He will answer you. Speaking in tongues is an empowering gift of the Holy Spirit (1 Corinthians 12:10) that's uniquely given to New Testament believers just for the purpose of walking out the abundant life as successful STEWARDS.

By Grace God has provided all the INSTRUCTIONS and the presence of the Holy Spirit to help us all become COMPETENT STEWARDS. But we have to receive through FAITH what He's already provided by Grace. Apply yourself to the pursuit of the INSTRUCTIONS and success including financial success will inevitably be yours.

Part Twenty Five – The Objective of Recovery

October 23, 2011

Over the last six months or so we've been majoring on the observation that Christian life has a lot to do with learning to be a COMPETENT STEWARD of God's property. According to the WORD all wealth comes from God and it all STILL belongs to Him INCLUDING whatever little portion of it we've been able to bring under our personal control:

Psalm 24:1 = *"The earth is the Lord's, and the fullness thereof."*

Psalm 50:10 = *"For every beast of the forest is mine (God speaking), and the cattle upon a thousand hills."*

Psalm 89:11 = *"The heavens are yours (God's) and the earth also."*

Haggai 2:8 = *"The silver is mine, and the gold is mine, says the Lord."*

Ezekiel 18:4 = *"Behold, all souls are mine (says the Lord)."*

As you can see it's not possible for us people to own anything because the Bible says God already owns it ALL. This spiritual reality then relegates people to the job of STEWARDING (i.e. managing) some portion of all the stuff that belongs to God instead of actually owning any of it ourselves. We can use and enjoy *some* of it but serious Believers must eventually come to a point in life where we've given up trying to be owners and are instead focusing on learning how to become COMPETENT STEWARDS over what we've been assigned to take care of.

Now in previous Newsletters we've discussed that our level of COMPETENCY is a function of how closely we follow the Owner's INSTRUCTIONS. Those INSTRUCTIONS are contained in the Word of God and it's the job of the Holy Spirit to teach and reveal them to us (John 14:26) so we can become COMPETENT. In sum, the main objective of those INSTRUCTIONS involves the RECOVERY of all property that was "lost" by Adam's abdication in the Garden of Eden. Satan thinks he's now the owner of all that property, but the TRUTH is he's no more the owner of anything than you and I are. He may have temporary control of it through his World System but Almighty Creator God is still the real OWNER OF EVERYTHING. The Word of God is clear about it: no one's big enough to take it away from Him and He's not selling or giving away anything! Ownership is eternal and is reserved for the One who did the creating.

So, when each of us is born again our formerly dead spirit-man is regenerated, comes into fellowship with the Father making us a new creation (a new species) in Christ, is reconciled to God (2 Corinthians 5:17-18) and becomes the very Temple of the Holy Spirit (1 Corinthians 3:16). At that same moment we're transferred from the domain of darkness into the Kingdom of God (Colossians 1:13) and we become STEWARDS of some portion of His Kingdom. What God

has in mind from that point forward is that we learn to INCREASE the portion we're STEWARDING over.

The Authority of the Steward

I know I don't have to explain to any of you that when Jesus shed His blood on Calvary and was resurrected on the third day everything changed. Suddenly you and I were given another chance at life by Faith, but it didn't stop with just that and a lot of Christians aren't considering the second part of it. We were also given an assignment. We were assigned a portion of the Kingdom of God to STEWARD. Originally the whole Kingdom was assigned to Adam to STEWARD but he failed to operate at full capability. Now the Kingdom actually BELONGS TO Jesus (Colossians 1:13) and by Faith in Him we've been given a personal assignment to manage a relatively small portion of it.

The good news is we have all the power and authority that we need to be COMPETENT STEWARDS. Jesus has it ALL in heaven and on earth (Matthew 28:18), we have His Holy Spirit residing within us and by Faith we have the authorization to use the Name of Jesus any time we want to in accordance with the will of God. And here's where it gets personal: God wants each of us to use all the power and authority of Christ to INCREASE what we've been assigned. The degree of COMPETENCY in our STEWARDSHIP is directly related to the amount of INCREASE we achieve and we know this because Jesus said so. Read it for yourself in Matthew 25:14-29 so you can see the importance of this biblical principle. We have an assigned territory and what goes on in that territory is our responsibility even though the Holy Spirit, the armor of God (Ephesians 6:10-17) and the Name of Jesus are all there with us to help us get the INCREASE every time. Unless we forget to make use of our weapons which unfortunately is the let down most of us fall into. God won't do our STEWARDSHIP job for us *in absentia*; He won't do our job for us if we don't show up. He's provided everything we need but we have to learn to use what we've been given and we have to learn to do it COMPETENTLY.

The Results of Competency

Finally tonight as we've also discussed in previous issues, COMPETENCY not only assures you of an INCREASE for your territory, it also follows that part of that INCREASE will be coming from the territories of other Believers who've been incompetent. You can see this principle operating in Matthew 25:28-29 when the third STEWARD had his talent taken away and given to the most COMPETENT STEWARD because he'd failed to make it INCREASE. Christians are incompetent stewards when they don't know what the INSTRUCTIONS are, or when they don't confer with the Holy Spirit to find out what to do or when they disregard the INSTRUCTIONS. All of those situations cause God's property to fail to INCREASE. Indebtedness for example ALWAYS causes God's property to decrease. Get rich quick schemes for another example also cause God's

property to decrease. The truth is, He doesn't even like it when it stays the same much less when it decreases. And in any event, it's NOT our property to be putting at risk with indebtedness or with schemes of the World in direct disobedience of the INSTRUCTIONS from the WORD. That's what got Adam into trouble; and as should be evident by now, God does NOT tolerate disobedience.

But there's another aspect of COMPETENT STEWARDSHIP we should introduce tonight before we leave: a COMPETENT STEWARD can also INCREASE by redeeming territory the devil has had under his control. If somebody gets saved or delivered or healed because of your work in the Kingdom, they become part of the Kingdom of God and often a direct part of your territory of STEWARDSHIP. If Faith operating in your territory is attracting things out of the World System and into the Kingdom of God then the Kingdom is INCREASING. And God will see to it that once the Kingdom INCREASES it won't go back to the enemy. The INCREASE comes because of what Jesus did at the Cross and what He did was perfect. God doesn't want to lose that territory again to the enemy and if necessary He will transfer INCREASE out of our territories and over to a more COMPETENT STEWARD if we're not able to handle it.

In conclusion, COMPETENCY comes from knowing and applying the INSTRUCTIONS. If I want to INCREASE I will HAVE to put my nose in my Bible to learn the INSTRUCTIONS and I will also have to develop a close relationship with the Holy Spirit so I can confer with Him when I need teaching and clarification (which is almost always and constantly). THERE IS NO OTHER ROAD TO COMPETENCY. The Flesh wants it easy and tries to bypass the hard work. But that way leads to DECREASE and incompetency. That's why so many of us have DECREASED when we should be INCREASING. Simply make a few changes in your priorities, in your ways of doing things and watch what happens. Jesus came to give us ABUNDANCE, so receive it tonight by committing to become a COMPETENT STEWARD.

Part Twenty Six – Some Special Empowerments

October 30, 2011

It doesn't seem possible but we've been discussing the subject of Financial Stewardship for half the year now, 26 weeks and counting. Sometimes it seems like we could continue on this subject indefinitely because the Holy Spirit keeps giving us new ideas about it that we believe you'll find revealing and helpful. Indeed, the Ministry of the Holy Spirit is to TEACH us about the Word and the Word's Kingdom. In fact, if we can open ourselves to receive from Him, He's prepared to TEACH us ALL things (John 14:26) about it. He's the TEACHER and we are the students, and by His TEACHING He'll guide us into ALL TRUTH and disclose (REVEAL) everything that belongs to Jesus (John 16:13-15). If you want to know everything Jesus knows, the Holy Spirit would like to be your TEACHER.

And that includes the matter of FINANCIAL STEWARDSHIP. We know now that we're STEWARDS (managers) of God's property because everything on the earth already belongs to God. In other words He's already the Owner of EVERYTHING so we can stop striving to be owners of material stuff ourselves and just let the Lord be the Owner as we concentrate on becoming COMPETENT STEWARDS. Here then are those same scriptures again as a reminder:

Psalms 24:1 = *"The earth is the Lord's, and the fullness thereof."*

Psalms 50:10 = *"For every beast of the forest is mine (God speaking), and the cattle upon a thousand hills."*

Psalms 89:11 = *"The heavens are yours (God's) and the earth also."*

Haggai 2:8 = *"The silver is mine, and the gold is mine, says the Lord."*

Ezekiel 18:4 = *"Behold, all souls are mine (says the Lord)."*

Now we've discussed in various previous articles that it's important to learn how to be COMPETENT in the management of God's property. The basic biblical principle is that the more COMPETENT we become the more we'll receive to be STEWARDS over. COMPETENCY leads to growth in life. And, if you're looking for the ABUNDANCE Jesus promised in John 10:10, you need to consider your current level of COMPETENCY as a manager (Matthew 25:29). Are you a COMPETENT STEWARD? In other words, do you follow the Owner's INSTRUCTIONS or do you do things pretty much on your own? COMPETENCY in the Kingdom of God ALWAYS leads to INCREASE.

Help has been Provided

Yes, God wants us to succeed. In other words He wants us to learn to be COMPETENT STEWARDS. In fact, He's provided a lot of help including the 24/7 availability/presence of the Holy Spirit WITHIN every real Believer. We don't have to face the STEWARD'S job alone left to our own strengths and devices. No, the Holy Spirit will teach STEWARDSHIP-101 to every Believer who's willing to open up and receive what He has to teach, to every Believer who's willing to override his or her Flesh and at least try to walk by the Spirit (Galatians 5:16).

The presence of the Holy Spirit WITHIN and JOINED TO the heart of the Believer is unique to the New Covenant. Jesus died on the Cross of Calvary, shed His blood and paid for our sins. He rose from the grave so we could have eternal life and He sent His Holy Spirit not only to closely accompany us but to actually DWELL within the Believer which fulfilled Old Testament prophecy (Ezekiel 11:19, 18:31, 36:26-27) and connected us to ALL the wisdom of God. If we want to be COMPETENT STEWARDS we have within us ALL of the knowledge there is in the universe on the subject of how to do it. The challenge is to TRANSFER all that knowledge over from the Holy Spirit within us to our MINDS where we can understand and use it. Help is available if we can learn to connect to and draw from it.

Now our MINDS are involved in a process of being renewed (Romans 12:2) so that this can happen. We used to live in the World system where we did things according to the ways of the World. But after we believed we immediately became involved in this all important process of first submitting ourselves to the authority and control of God as a living sacrifice (Romans 12:1) followed by pursuing the RENEWAL of our MINDS. Our Flesh wants to go back to the World where things function in the natural and are "easier" to deal with, but thankfully the Holy Spirit confronts our Flesh (Galatians 5:17) so that we can have an opportunity to continue the renewal process. But, and this is a big *but*: we have to CHOOSE to pursue that renewal which we do by studying and meditating on the Word of God. If we neglect the Word, our progress will be at best really slow. The Word is what renews us so we can eventually become COMPETENT in our stewardship of God's property. If we insist on operating the way the World does we'll be INCOMPETENT and stand to lose what we've been given including any abundance we acquired along the way (Matthew 25:29). The Holy Spirit is there with us though to TEACH us the Word so we can have an opportunity to progress to higher levels of COMPETENCY.

The Empowerments

No one said that this process would be easy but God has done everything to make COMPETENCY attainable. We're supposed to have to work for things, and work hard. Things that come too easily seem to lose their value. The truth is, without problems and trials there would be NO victories and our victories we can highly esteem and appreciate for a lifetime. And

help for achieving those victories is always available. Indeed, every time we encounter difficulty we should be running to the Holy Spirit and trying to connect to His wisdom and knowledge and peace.

For most Believers it's a challenge to make that connection. Our MINDS haven't been redeemed enough to quickly facilitate the "download" of the information we need to overcome the difficulty we're facing. Some of us stall out for a while trying to find out what to do. But have you considered that God in His wisdom and perfect love has provided certain EMPOWERMENTS for the New Testament Believer that will help us to make those "downloads?" In the Scripture they're called the GIFTS OF THE HOLY SPIRIT. There are nine such GIFTS and they can be found listed in 1 Corinthians 12:8-10:

Word of wisdom

Word of knowledge

Faith

Healings

Effecting of miracles

Prophecy

Discerning of spirits

Speaking in tongues

Interpretation of tongues

Now most of us STUDENTS haven't studied this subject enough to know that the Greek word translated into the English word GIFT is not like a Christmas gift or a birthday gift. No, the Greek word is referring to the favor and empowerment of God which is to say that the Holy Spirit has provided nine special ways to the New Testament Believer for making the connections with Him that are needed to become victorious in Christian life. And friend, those connections include the achievement of COMPETENCY in stewarding God's property. Did you ever consider for example that speaking in tongues is a special way available only to the New Testament Believer to make spirit to Spirit connections with the Holy Spirit who was the One who provided that empowerment. What was the purpose of providing that empowerment if not to make special connections back to the Holy Spirit?

As you read through the 12th, 13th and 14th chapters of 1 Corinthians expand your thinking to incorporate the real meaning of the word GIFT. The nine GIFTS of the Spirit are actually EMPOWERMENTS and they're still available to us because we still need them. There're no scriptures that take them away so by Faith we can still incorporate those EMPOWERMENTS into our relationship with the Holy Spirit and grow in COMPETENCY more rapidly than would otherwise be possible. Just because you haven't seen these GIFTS manifested in your local church doesn't mean they're not available any more. The Word of God says they're available so

put your Faith in AGREEMENT with the infallibility of the Word of God and you'll see the Holy Spirit in a new light.

In short, there's POWER in the Holy Spirit and it's not been tapped by many Christians. I know there's POWER there because my Bible says so: Jesus speaking to His disciples said, *"...you will receive power when the Holy Spirit has come upon you"* (Acts 1:8). His POWER will help us to become COMPETENT STEWARDS if we can learn how to connect to it. May the Word of God lead you to those blessed connections in Jesus name!

Part Twenty Seven – New Testament Power

November 6, 2011

As we begin this article tonight, I wanted to particularly re-emphasize that what we're focusing on in this series is bible-based FINANCIAL STEWARDSHIP. Indeed, by actual count the most popular topic in the Bible by a wide margin is the subject of finances. *Crown Financial Ministries* says there're more than 2,300 scriptures about finances and the Godly handling of material substance which is more than triple the number of the next most-mentioned subject area which is FAITH. Also, about two-thirds of the Parables of Christ in the New Testament deal one way or another with this same subject. Clearly then the Word demonstrates the Lord's concern for the place money and wealth occupy in the lives of Believers and the reason is that material substance has a unique ability to corrupt and draw us back into the World system. We're supposed to have left that system behind once we were translated into the Kingdom of Christ (Romans 12:1-2, Colossians 1:13) but for the rest of our lives we're required to resist AND SUCCESSFULLY OVERCOME the Flesh's natural attraction to the World's ways of doing things so we avoid the related consequences.

Part of overcoming the World comes from understanding what real Bible STEWARDSHIP is all about. And as we've emphasized repeatedly, overcoming starts with accepting that God has retained OWNERSHIP of the earth and everything on the earth. There can be no doubt about His OWNERSHIP if you believe the Word:

Psalms 24:1 = *"The earth is the Lord's, and the fullness thereof."*

Psalms 50:10 = *"For every beast of the forest is mine (God speaking), and the cattle upon a thousand hills."*

Psalms 89:11 = *"The heavens are yours (God's) and the earth also."*

Haggai 2:8 = *"The silver is mine, and the gold is mine, says the Lord."*

Ezekiel 18:4 = *"Behold, all souls are mine (says the Lord)."*

If the Lord owns EVERYTHING then it follows that people do NOT own anything no matter what the World says about it and no matter what people think or do about it. The Word of God is Truth and Truth is absolute. God owns EVERYTHING which makes us people the STEWARDS or managers of what belongs to Him. So, STEWARDSHIP is about us managing God's stuff and ALL Believers are in a process of learning how to be COMPETENT managers. Ownership has been strategically retained by God because we would be too easily corrupted by it. Adam wasn't an owner; he was a caretaker, a STEWARD and he failed at it. Can you imagine what would have happened had God given him OWNERSHIP of the earth and Adam had abdicated his ownership over to the devil instead of just his STEWARDSHIP authority? The World system would now

dominate the earth EXCLUSIVELY without Jesus, without the Kingdom of God and without hope of ever living under anything better.

Now we've also pointed out that as Believers become increasingly COMPETENT in their STEWARDSHIP roles, we'll be given more and more to STEWARD over. Indeed, the ABUNDANCE of Christ develops in our lives in direct proportion to the level of COMPETENCE we've been able to achieve as we develop and grow in the Word (Matthew 25:29, John 10:10). COMPETENCY comes from following the Owner's INSTRUCTIONS which can be found in the Word. It's impossible to develop COMPETENCY OF STEWARDSHIP without making the effort to become proficient in the carrying out of the Owner's INSTRUCTIONS.

New Testament Empowerment

Last week we discussed the special EMPOWERMENT that was given to the New Testament Believer because of what Christ was able to accomplish at Calvary. It's clear in Scripture that the Holy Spirit has been sent to reside WITHIN each and every Believer and that He's always close by and readily available to TEACH us ALL things (John 14:26). Surely if you and I have access to ALL knowledge and ALL wisdom we can eventually become COMPETENT STEWARDS. In addition, God by the Holy Spirit gave certain GIFTS that were/are intended to help us ACCESS all that knowledge and wisdom (Corinthians 12:8-10):

Word of wisdom

Word of knowledge

Faith

Healings

Effecting of miracles

Prophecy

Discerning of spirits

Speaking in tongues

Interpretation of tongues

As we pointed out last week the Greek word translated into the English word GIFT is not like a Christmas gift or a birthday gift. No, the Greek word is referring to the favor and empowerment of God which is to say that God has provided nine special EMPOWERMENTS (giftings) to the New Testament Believer for making the connections with the Holy Spirit that are needed to become victorious in Christian life. Those connections then give us direct access to the knowledge and wisdom that will eventually produce COMPETENT STEWARDS.

Now I am very aware that a lot of Christians these days have been taught that these EMPOWERMENTS passed away with the Apostles. I was taught that way many years ago. In

fact, a lot of smart people believe it today even though seven of the nine “gifts” also manifested in the Old Testament, were repeated in the New Covenant and therefore appear to be part of the very nature of the Holy Spirit. Likewise there’re hundreds of messianic PROPHECIES in the Scripture that are only now in the process of being fulfilled which could suggest to some that the “Gift” of PROPHECY is still in operation. People pray for healing so they must believe and are exercising their FAITH that the Holy Spirit is still available for that purpose, otherwise why pray about it? And, there’re no scriptures that say clearly that the special EMPOWERMENTS of the Holy Spirit have passed away, but many choose to believe it anyway I think primarily because they’re not seeing those EMPOWERMENTS manifesting in their local churches. Nevertheless, at the risk of offending those who want to believe the Gifts of the Spirit have passed on, here’s a question: does the Word of God confirm itself or does it require natural (carnal) confirmation to document its Truth? Do we walk by FAITH that the Word is true or do we walk by sight (see 2 Corinthians 5:7)? Is it not possible that the lack of manifestation is actually the result of centuries of our not releasing our FAITH over the Word the way it’s written?

This becomes a very important question when you consider that the last two of the Gifts of the Holy Spirit are unique to the New Covenant. The other seven gifts or EMPOWERMENTS as previously mentioned also manifested in the Old Testament. It’s also unique to the New Covenant that the Holy Spirit now resides WITHIN each Believer. Could it not follow then that the EMPOWERMENTS of speaking in tongues and interpretation of tongues were intended to provide us with a special connection to the Holy Spirit? Could these not be EMPOWERMENTS that are specially needed at this time, in these Last Days to connect us to the very presence of the Holy Spirit so we can “download” the knowledge and wisdom we desperately need to become COMPETENT STEWARDS, to fulfill the calling of the modern Church and to eventually draw the last non-believers who are open to it to come into the Kingdom of God? The Word of God says clearly that speaking in tongues is a SIGN for unbelievers (1 Corinthians 14:22): when and how according to the Word of God did the need for that SIGN pass away?

Debating is not our calling but we do like to encourage people to think about things and to study the Word of God for themselves. No Christian should believe something about the Word just because they heard some other Believer say something they agreed with including what you read in this Newsletter. No, we all need to study the Word for ourselves and draw our own conclusions. You don’t have to agree that speaking in tongues is a special EMPOWERMENT for today’s Church even though every REVIVAL on the earth today is manifesting this particular Gift of the Holy Spirit. But we should all reach our beliefs, such as they are, based on our own studies of the Word and our own related conclusions. If you ask God for illumination concerning His Word, He will give you what you ask for.

Should you conclude that the Gifts of the Holy Spirit are indeed available to you, simply release your FAITH over them and RECEIVE them. You don’t have to have some special ceremony at the

front of your local church or on Christian television. Just RECEIVE by FAITH what the Holy Spirit has for you and put it into operation. I believe that the result will be an improvement in your relationship with the Holy Spirit and an increase in your COMPETENCY as a beloved STEWARD of God's property.

Part Twenty Eight – The Importance of Getting Your Rest

November 13, 2011

If you've been following along with us these past twenty-eight weeks then you're hopefully coming to the conclusion that everything you're making use of in your life actually BELONGS to God. He's the OWNER of everything including the earth and everything on the earth. We don't actually own anything and instead of owning things we're supposed to be God's STEWARDS or managers with the assignment of taking care of His property. We know this by acknowledging the TRUTH of the following scriptures:

Psalm 24:1 = *"The earth is the Lord's, and the fullness thereof."*

Psalm 50:10 = *"For every beast of the forest is mine (God speaking), and the cattle upon a thousand hills."*

Psalm 89:11 = *"The heavens are yours (God's) and the earth also."*

Haggai 2:8 = *"The silver is mine, and the gold is mine, says the Lord."*

Ezekiel 18:4 = *"Behold, all souls are mine (says the Lord)."*

Now just about every week in this series I have started out by restating these same five scriptures. One reason I do that is because we have new readers joining us every week and they need to be able to quickly understand the focus of the series. But another reason for all the rest of us is that our Flesh will NEVER accept the basic premise that God owns everything and consequently we need to constantly remind ourselves of the Truth of God's Word so that we bring our thinking into agreement with it. Our Flesh nature will NEVER settle for the role of STEWARD and it cannot be redeemed to this biblical point of view. But our born again MINDS can be redeemed and to that end we're all in a process of having them RENEWED (Romans 12:2). As a man thinks within himself, as he *believes* so is he (Proverbs 23:7). Indeed it's by seeing and hearing the WORD that we renew our thinking and eventually come to BELIEVE that everything the Word says is true whether or not it seems right in the natural, carnal (limited to the five physical senses) realm the Flesh prefers to relate to.

The Opportunity of Resting

One of the main points we've been making in this series is that not only are we called to be STEWARDS of all that belongs to God, we're called to be COMPETENT stewards. In fact, the Holy Spirit is working in us 24/7 to teach us all things (John 14:26) and to guide us into all Truth (John 16:13) so we can eventually achieve the level of COMPETENCY God has in mind for us. The truth is COMPETENCY is measured by how accurately we follow the INSTRUCTIONS we've been given

in the Word. To the COMPETENT STEWARD abundance will be given while the one who is incompetent loses however much he's been able to attract (Matthew 25:29). Is God personally giving to or withholding from each STEWARD in relation to their level of COMPETENCY? No, it's the SYSTEM of the Kingdom of God that's giving and the World system that's taking away. The Kingdom of God works according to laws of operation, principles of life that always work the same way and always produce the same results. It's on autopilot while God is RESTING (Hebrews 4:10) and it can ONLY produce INCREASE. The World system also has laws of operation but they ALWAYS produce DECREASE.

Now the Lord likes RESTING and He values it highly. It's such a high value that He denied it even to His "Chosen People" the Israelites because of their disobedience (Hebrews 3:18, 4:6). But now because of what Jesus did at the Cross, every Believer has been given the means to access God's REST if we want possess and enjoy it (Hebrews 4:11). I don't know about you but if something is valuable to God and He's offering to let me have some of it, I don't want to miss the opportunity. As a matter of fact the Bible says it's something that's so valuable we should be fearful of missing out on it (Hebrews 4:1).

This means that every STEWARD has an opportunity to be performing their STEWARDSHIP work from within the REST of God instead of being all agitated and worried all the time working out of the Flesh. We either work within the REST of God or we work out of the Flesh. The one who works from within His REST will produce COMPETENT results; the one who works out of the Flesh will prove to be incompetent because the Flesh is limited to the five physical senses and refuses to be Spirit-led. Working out of the Flesh causes us to make wrong choices and decisions as we put ourselves ahead of the interests of the Kingdom of God. Working from within the REST of God ALWAYS produces results that agree with the Word and are responsive to His will. In short, to the one who is in the REST of God, abundance will be given; to the one who is working out of the Flesh his substance will be taken away by the World system and by the devil, not by God.

Living in Peace

The job of the STEWARD is not supposed to be intensely laborious and onerous. The Curse brought about those conditions in the third Chapter of Genesis but Believers have been set free from the Curse because of Jesus (Galatians 3:13). Does that mean we don't have to work anymore? No, STEWARDS are caretakers of what belongs to God and caretaking involves effort and work. But we're not supposed to be working for the purposes of chasing after our provision and accumulating more and more possessions under our domain; that's God's job and for us to be doing those things is the way the World operates. In the Garden of Eden God provided everything the man and woman needed to sustain life in exchange for their caretaking. But they didn't work physically hard enough to sweat until after the Curse (Genesis 3:13) when they had

been evicted from the Garden. Now Jesus has restored the former system where the portion of the "Garden" we now oversee belongs to God and we exchange our caretaking for His provision. We don't have to "sweat over" how our provision will come or how we can increase the assets we're stewarding. God will take care of it.

Jesus said He was giving us His PEACE (John 14:27). PEACE is the one thing the World is unanimously seeking for themselves but can't find. There can never be real PEACE without Christ but they don't comprehend that yet. Only Believers can comprehend it and we do that by FAITH. If Jesus said He gave us His PEACE then He did it. Our job is to RECEIVE it and go about our assignment all the while enjoying His REST. Friend, God has called us to PEACE (1 Corinthians 7:15b), we're to seek PEACE, to pursue it (1 Peter 3:11 and Psalm 34:14) and we're to let the PEACE of Christ rule in our hearts (Colossians 3:15). Unlike the World and non-Believers, we who Believe are able to live in the absolute PEACE of Christ that passes all understanding (Philippians 4:7). But we have to PURSUE it. We have to labor for it. It's the PEACE that's important, isn't it? Do you really want riches if it meant you would lose your PEACE, if it meant you would live the rest of your life rich but in sorrow (Proverbs 10:22)?

Friend, if we can learn to live in the REST of God we'll be living out of Faith and consequently performing at a COMPETENT level of STEWARDSHIP. We have to fight for the REST but God says it's worth it. It's to be HIGHLY valued. The battle is against our own Flesh nature and against the World system that tries to draw us back to its ways. But the Word says that because of Jesus we have overcome the World which means we can access the REST. The PEACE of Christ that passes all understanding resides in that REST and it resides within the heart of every Believer because of the presence of the Holy Spirit. Connect to it by Faith so that your PEACE may be complete as you enjoy your REST.

Part Twenty Nine – The Empowerment of Speaking in Tongues

November 20, 2011

For about seven months now we've been looking at the subject of biblical STEWARDSHIP and there're two basic points about it we've been making: 1) the word STEWARDSHIP means to manage some other person's property according to the owner's instructions; and 2) God is the Owner of everything in the universe and we're His STEWARDS. All the stuff that exists is His, the money is His, the earth and the heavens are His and there's nothing left over for us people to be owners of. We know these things because the Word clearly says it:

Psalm 24:1 = *"The earth is the Lord's, and the fullness thereof."*

Psalm 50:10 = *"For every beast of the forest is mine (God speaking), and the cattle upon a thousand hills."*

Psalm 89:11 = *"The heavens are yours (God's) and the earth also."*

Haggai 2:8 = *"The silver is mine, and the gold is mine, says the Lord."*

Ezekiel 18:4 = *"Behold, all souls are mine (says the Lord)."*

Based on these two starting points we've also talked about learning to carry out our STEWARDSHIP responsibilities COMPETENTLY. We should want to be COMPETENT STEWARDS because Scripture says the better we perform in our jobs, the more we'll receive to be responsible for which will eventually lead us into the abundance of Christ (Matthew 25:29). We've also seen over all these months that COMPETENCE comes by efficiently following the Owner's INSTRUCTIONS which we receive from the Word of God and from direct communication with the Holy Spirit. In fact, the Holy Spirit is involved in a long-term process with each Believer of teaching us ALL things (John 14:26) and disclosing to us ALL things that belong to the Father (John 16:14-15) in order to help us become COMPETENT STEWARDS. If we can hear from the Holy Spirit, we WILL grow in COMPETENCY.

Connecting to the Holy Spirit

So tonight we wanted to go back to the subject of connecting to the Holy Spirit for the purpose of receiving our STEWARDSHIP INSTRUCTIONS which was a topic we introduced in Part 26 (October 30 issue) when we talked about the nine GIFTS of the Holy Spirit that you can find listed in 1 Corinthians 12:8-10. Keep in mind that the meaning of the Greek word translated as GIFT in those scriptures is not like a Christmas gift or a birthday gift. No, the Greek word means EMPOWERMENT or FAVOR. In other words the Holy Spirit has provided nine ways for us to connect to His presence on a Spirit-to-spirit level to receive the EMPOWERMENT we need to

carry out our assignments under the New Covenant. And among other things that includes His INSTRUCTIONS aimed at helping us to be COMPETENT STEWARDS.

In that previous issue I made the point that the gifts of speaking in tongues and the interpretation of tongues are EMPOWERMENTS that are unique to the New Covenant. You can find the first seven gifts mentioned and used at various times in the Old Testament but the two new gifts are for the Body of Christ now that the Holy Spirit has taken up residence within the Believer. If you're a Believer the Holy Spirit dwells INSIDE you and that is something NEW that never existed before Jesus came, died on the Cross, paid for our sins and rose from the dead on the third day. These two NEW EMPOWERMENTS are designed to help us develop and maintain a close relationship with the Holy Spirit so can achieve our potential in the Kingdom of God and successfully occupy this place until Jesus returns physically to finish the job.

For centuries the devil has tried to convince Christians that the gifts of speaking tongues and interpretation have passed away, that they're not needed in our "modern" Christianity. I remember a time more than 25 years ago when the members of a softball team from a certain denomination here in Miami refused to pray with the members of our team before a particular game one Saturday morning because we were tongue-talkers and they had been taught that speaking in tongues was something from the devil. But the TRUTH according to the Word of God is that speaking in tongues is one of nine EMPOWERMENTS given to us with love and purpose by the Holy Spirit back on the Day of Pentecost some 50 days after the Passover that was celebrated just before Jesus was crucified. The only thing the devil has to do with speaking in tongues ACCORDING TO YOUR BIBLE is that he doesn't like it because the one who speaks in tongues speaks directly to God and he/she speaks mysteries that Satan is NOT able to understand (1 Corinthians 14:2). What your Bible does NOT say is that the EMPOWERMENT of speaking in tongues has ever been done away with and it won't be done away with until the arrival of PERFECTED LOVE (1 Corinthians 13:8-10). Jesus is the embodiment of perfected love and so what the scripture actually says is that we'll need this particular special EMPOWERMENT until Jesus returns.

Speaking in Tongues Edifies the Speaker

Space is limited so we can't really cover a complete discussion on this topic the way it deserves. The bottom line though is that we all need the EMPOWERMENT of Speaking in Tongues. I hear many Christians say all the time: well I'm a Believer but I have chosen not to speak in Tongues. Could I ask you a question tonight: why would a Christian TURN DOWN a loving GIFT from the Holy Spirit, an EMPOWERMENT He felt (and apparently still feels) that we need in order to be COMPETENT STEWARDS and Christians? Why would anyone turn down a gift from God that's going to make you a more effective Christian? Your Bible says to "desire earnestly the spiritual

gifts” and I don’t see where any of the nine were excluded from the “earnestly desire” part. Let me know if you can find it.

The point to all this is that we have dwelling within us ALL of the wisdom and knowledge of the Universe. The question is: how do we tap into all that ability for our personal use so we can achieve victory in every area of life? How do we hear and draw out from within all of the teaching and disclosing the Holy Spirit is trying to get across to us? If I could speak directly to God and exclude my flesh and the devil from their constant interference, wouldn’t I want to do that? Friend, the point is that speaking in tongues is the way to draw upon, to “download” the power we need to succeed for Christ. And when you need an interpretation, simply ask the Holy Spirit and by Faith He WILL give it to you so you can convert all that POWER that’s available on a spiritual level into something you can use in the natural realm. God will give you what you ask for if you ask according to His will. That’s what it says in your Bible so it must be true.

In conclusion, once we know the truth most of us want to learn to be good and faithful STEWARDS, COMPETENT in all our ways so we can accomplish what God has called us to do with excellence. But we’ll probably need to use all the tools and weapons God has made available to us. He hasn’t given us anything we don’t need nor has He given us anything without forethought and purpose. If you want to be a victorious Christian then cultivate your relationship with the Holy Spirit and using those last two EMPOWERMENTS are great ways to make that happen in a way that was not possible before Jesus completed His work at Calvary. If the Holy Spirit wants to GIVE you an EMPOWERMENT, for goodness sakes take it, use it and give Him thanks for it as you grow in COMPTENCY and effectiveness in the Kingdom of God.

Part Thirty – Connecting to Thanksgiving

November 27, 2011

HAPPY THANKSGIVING WEEKEND everyone and welcome again to *The Faith Life Way* Sunday evening Bible Study covering special topics as an outreach of *Faith Life Fellowship Church*. We've prayed that the Word of God working through this article will bless you and help you grow spiritually.

Over the course of this series of newsletters we've seen that Christian STEWARDSHIP can be considered from a number of different angles. We start out by acknowledging that everything in the universe belongs to God and to be clear about it, our Bible says that Almighty God is the sole OWNER of EVERYTHING:

Psalm 24:1 = *"The earth is the Lord's, and the fullness thereof."*

Psalm 50:10 = *"For every beast of the forest is mine (God speaking), and the cattle upon a thousand hills."*

Psalm 89:11 = *"The heavens are yours (God's) and the earth also."*

Haggai 2:8 = *"The silver is mine, and the gold is mine, says the Lord."*

Ezekiel 18:4 = *"Behold, all souls are mine (says the Lord)."*

Our first challenge is to accept that what the Word of God says is true even though there's a World system all around us that's trying to own everything and even though our Flesh nature is striving to go back there and be a part of it. This means accepting that we're merely STEWARDS (managers) of all the stuff God already owns and giving up the "rights of ownership" we used to have before we were born again and transferred into the Kingdom of God (2 Corinthians 5:17 with Colossians 1:13).

After that we need to learn to be COMPETENT. God has chosen to build His Kingdom on the earth with the assistance of human beings and He needs some relatively COMPETENT folks to help Him get things done. According to the Word, the COMPETENT STEWARD will be given more and more to manage while the incompetent one will lose even what he has (Matthew 25:29). And so, Christian life is about learning to be COMPETENT. It's about developing an increasingly close relationship with the Word and with the Holy Spirit because they're both working to help us be SUCCESSFUL STEWARDS.

The Problem of Wrong Focus

Now over the weeks I've been pointing out some of the issues that tend to block SUCCESSFUL STEWARDSHIP and here in tonight's article you'll find another one. The fact is most of God's

STEWARDS are prone to focusing their attention on the wrong things from time to time and that tends to hold us back from being COMPETENT. What we tend to do is focus on all the bad things we're experiencing in life and fail to notice somehow all the blessings and miracles all around us that God has provided to help us be SUCCESSFUL. Being COMPETENT doesn't mean we won't have problems; in fact, Believers can be assured of having a lot of problems and most likely the more COMPETENT we are the more problems we'll have to deal with. COMPETENCE is not about whether we have problems or we don't have problems; no, COMPETENCE is about how we deal with our problems. Do we call on the GRACE of God by FAITH to deal with them or do we resort to the Flesh that's been trying so hard to go back to the World system? The problems we face are there to distract us from our STEWARDSHIP role, to divert us from COMPETENCY, to cause us to focus on them instead of on the One who's equipped to actually deal with them. Indeed, the Bible says we should cast our cares on the Lord (Psalm 55:22, 1 Peter 5:7) for good reason: He's equipped to deal with them and we aren't. Yes, we CAN do all things through Christ who strengthens us (Philippians 4:13) but we have to keep in mind that Christ is the One who's supposed to do (has done) all the heavy lifting.

But, if we're not mindful of these things we'll let our focus start dwelling on our problems and the Flesh will soon start trying to solve them which will ALWAYS prove to be unsuccessful. Then the Flesh will want to blame God for the problems, for the lack of success in dealing with them and for not coming to the rescue. Before you know it folks are mad at God and have lost their focus on all the good things He's put in their lives to connect them to His GRACE which contains the actual empowerment they need to overcome their problems successfully. And, once we lose our focus on the good things of God we become ungrateful and start to resemble the Israelites who complained and resisted God even after He had worked mighty miracles on their behalf to deliver them out of bondage. Their inability to perceive (take notice of) the blessings and miracles of God is called HARDNESS OF HEART (Mark 6:52, Hebrews 3:8) or DULLNESS and Jesus clearly left Word for us that He doesn't like it (Mark 8:17-18).

Resetting Our Focus

Now I'm fairly confident that most of us have experienced wrong focus at least a few times. First we focused on our problems instead of on Jesus, then we sent the Flesh to fix a problem, then we failed at solving the problem, then we fell into ingratitude (and fear), then we lost focus on the miracles and blessings of God and then by definition we became spiritually dull. The bottom line is that ingratitude towards God is not a good thing. It's SO not a good thing that the New Testament speaks at great length about our need to give God THANKSGIVING on a continual basis. Please get this concept: WE NEED TO THANK GOD CONTINUALLY FOR OUR OWN GOOD. If we're THANKING God all the time for all those miracles and blessings, it's going to be next to impossible for us to focus on our problems. And if we're not focused on our

problems we'll be able to stay spiritually sensitive and avoid dullness and hardness of heart. Here are just a few of the New Testament Scriptures that talk about it:

1 Corinthians 15:57 – Thanks be to God who gives us the victory through Christ.

2 Corinthians 2:14 – Thanks be to God who always causes us to triumph in Christ.

Ephesians 5:20 – Give thanks always for all things to God the Father in the name of our Lord Jesus Christ.

Colossians 1:12 – Give thanks to the Father for the inheritance we have received.

Colossians 2:7 – We are to be firmly rooted in Christ, established in our faith and overflowing with thanksgiving.

Colossians 3:17 – In all that we do we are to do it in the name of Jesus giving thanks through Him to God the Father.

Colossians 4:2 – We are to devote ourselves to prayer, keeping alert in it with an attitude of thanksgiving.

1 Thessalonians 5:18 – It is God's WILL for us who are in Christ that we give thanks for everything.

1 Timothy 4:4 – Everything created by God is good and should be received with thanksgiving.

Hebrews 13:15 – Let us continually give thanks to the name of Jesus.

The best thing about GIVING THANKS to God is that by focusing on Him instead of all our problems, we make a way for the Lord to fix our problems for us, to lead us out of the tribulation we're experiencing, to escape the storm we're in the midst of. Focusing on our problems slows down the escape. It took the Israelites 40 years to get out of their wilderness because they were focused on their problems and totally lost sight of what God had done for them. Their ingratitude toward a loving God was stupid but no more so than our own ingratitude especially after what Jesus has done for us who live now under this New Covenant. There're so many things to be THANKFUL for you won't exhaust the list of possibilities any time soon even if you try real hard. Just open up your spiritual eyes and ears and ask the Holy Spirit to quicken your FOCUS back to those things instead of all the problems. THANKSGIVING helps us refocus back to the things of God and when we can do that it's a powerful weapon against the enemy. The one who overflows with abounding GRATITUDE towards God is the one who is established in his FAITH (Colossians 2:6-7). And by strong FAITH we appropriate what we need from the GRACE of God and by His GRACE we receive His success and victory in every area of life.

Thanks for joining us this evening. We hope this article has been a blessing and has helped you grow in the Word and in Faith. If you haven't done so already or even if you have, how about ending your THANKSGIVING weekend tonight with a time of giving thanks to God for all His wonderful blessings in your life? We'll be looking for you again next Sunday night on December 4.

Part Thirty One – The Principle of Increase

December 4, 2011

Over the weeks of this series we've discussed that according to our Bibles FINANCIAL STEWARDSHIP is defined as the management or oversight of God's property. We've also seen that He's the Owner of EVERYTHING which means that people including all us Believers don't own anything. There's nothing left over for us to own if God ALREADY owns it all which comes as a tremendous shock to our Flesh. Therefore, our biblical role in life is to be STEWARDS of what God owns and a basic REQUIREMENT for Believers is to relinquish the "rights of ownership" we thought we had when we were operating under the World system before we came into the Kingdom of God (Colossians 1:13).

In short, the basic assignment for each STEWARD is to manage a small portion of the Kingdom of God on the earth. It's our job to occupy it, defend it, protect it and take care of it. And, we need to keep the enemy out of our particular portion because he wants to come in and steal, kill and/or destroy whatever part of it he can get his hands on (John 10:10). And so, our responsibility is to be effective in protecting God's property. The good news is we've been given all the authority and empowerment we'll ever need to perform our job COMPETENTLY (James 4:7) and we must be diligent to use our authority and power frequently and boldly and continually. Yes, Jesus has defeated this enemy but He has NOT yet removed him. Rather, He's left all of us here to defend our respective portions of the Kingdom until He returns. And He won't return until EVERYONE has had the appointed opportunity to choose between life and death, blessing and cursing (Deuteronomy 30:19)

The Example of Adam

The first STEWARD was of course Adam. He didn't own the Garden of Eden; no, Adam was the caretaker or STEWARD of the Garden (Genesis 2:15). And indeed the Lord God equipped Adam to carry out all his responsibilities when He BLESSED (empowered) him and INSTRUCTED him to rule over the earth (Genesis 1:28). God also told him to "be fruitful, multiply and fill the earth" (Genesis 1:28) so we can conclude from those instructions that the original plan of God was to use the Garden as the originating point for the Kingdom of God on the earth and that it was to be expanded from there until it covered the entire earth.

Now when most of us in the Body of Christ see the words "fruitful" and "multiply" in Genesis 1:28, our minds immediately go to the concept of having children and filling the earth with progeny. But this scripture is about way more than having children even though that was certainly a part of what God had in mind. The Hebrew word here translated "multiply" actually means INCREASE: it was God's plan that Adam would INCREASE everything he was

STEWARDED over and at the top of the list was INCREASING the scope and territory of the Kingdom of God on the earth until everything on the planet had been subdued and was under the rule of God's STEWARD. Notice that Adam was to RULE over everything which he would have done by using the power and authority God had given him. But note that God never told Adam He would OWN any of it.

So, from the very beginning of everything on the earth we can see that the Lord has ALWAYS been the God of INCREASE. You won't ever find the Lord trying to promote decrease or retreat or shortage or lack or insufficiency or withdrawal or failure or decline or RECESSION. None of these downward things exist in the Kingdom of God. And neither does sickness or disease or illness or infirmity or weakness or DEATH. God is always on the way UP. And since the coming of Jesus 2,000 years ago to re-establish the Kingdom that Adam had given over to Satan, the Kingdom of God has been continually INCREASING on the earth. Indeed, we're living today through the time of the greatest expansion of the Kingdom of God in the history of the World even though we who live in North America and Western Europe sometimes don't always realize it. Tens of millions of new Christians are coming into the Kingdom of God almost every day and all of us have the same assignment: to be STEWARDS over God's property.

The Example of Jesus

During the earthly ministry of Christ He often spoke to people in parables. Those who have a heart for God can understand His parables but those who won't seek Him will never get the point and that includes Satan: he can't understand them either. Indeed, many of the mysteries of the Kingdom of God are hidden for Believer to find inside those 38 parables of Christ and if you study them a while you'll find out what it takes to be a COMPETENT STEWARD of the portion of the Kingdom you've been assigned to watch over. Among other things you'll find there that the COMPETENT STEWARD is the one who INCREASES what he's been initially assigned.

For example, in *The Parable of the Talents* (Mathew 25:14-30) Jesus called the STEWARD who had INCREASED what had been entrusted to him a "good and faithful servant" and he was rewarded for that by expanding his area of responsibility (verses 20-21). So also in the New Covenant we find that a COMPETENT STEWARD is one who not only protects and maintains what he's been assigned but works also to INCREASE it, to expand its area of influence and in doing so works to expand the Kingdom of God on the earth. It's not an easy job but with Christ we can do it (Philippians 4:13). There's help available for us just as there was for Adam and if we allow Him to do it, He'll see to it that we do a COMPETENT job. We get all the credit for our good job performance but Jesus is the One who's really doing the heavy lifting. He's the Owner but He's available to help us be good STEWARDS. It's a great system if we can learn to let it

work the way it was designed, and the rewards of COMPETENT STEWARDSHIP are much greater than anything we could ever enjoy by trying to be owners.

Now I know that many Christians have seen their stuff decrease over the last few years. Since the World has used the excuse of the Recession, so have we without thinking through to the reality I've already mentioned that there's no Recession in the Kingdom of God. Therefore, either we've been incompetent stewards and what we used to be responsible for has been given to other stewards or the stuff we've been concerned about wasn't actually part of the Kingdom of God. In other words, perhaps we were trying to hold onto the owning of stuff that was outside the Kingdom instead of focusing our attention and efforts on managing our responsibilities inside the Kingdom. Think about it and ask God to show you what to change in 2012 from the ways you were doing things in 2011. A COMPETENT STEWARD will ALWAYS see INCREASE because that's the way the Kingdom of God ALWAYS works.

Part Thirty Two – Connecting to How We Speak

December 11, 2011

As we near the end of this series I wanted to start out tonight's article by emphasizing why we've camped out on this subject for so long. What did we want to accomplish? Yes God is the Owner of EVERYTHING and we're the STEWARDS or managers of what belongs to Him. The Bible is clear that people don't actually own anything which means that at some point in our walk with the Lord we have to give up the "rights of ownership" we brought with us when we came into the Kingdom of God (Colossians 1:13). Until that happens we're going to have difficulty being COMPETENT managers because we'll tend to focus our concerns on protecting the things the Flesh is still trying to own instead of on INCREASING what God has assigned to us from His stuff to be STEWARDS over. The conflict is that everything the Flesh is trying to own is back in the World where we came from but the Lord is only BLESSING what goes on inside His Kingdom. Therefore, if we constantly pursue a wrong focus we're going to miss out on God's BLESSINGS and we'll turn out to be INCOMPETENT in carrying out our STEWARDSHIP responsibilities.

Now why should this be important to us? Well of course we should want to love God and please Him with our STEWARDSHIP performance so His Kingdom can INCREASE and fill the whole earth. That should be our highest priority. But we can also look at it from the standpoint of what's good for us, and a lot of Believers aren't satisfied with their financial performance these last couple of years. The Flesh wants to blame the economy or all the uncontrollable circumstances from the World we've had to face. But the truth is there aren't any financial problems, or for that matter any other problems, inside the Kingdom of God. So we've repeatedly emphasized the principle that according to the Word of God it's the COMPETENT STEWARD that receives abundance and increasing amounts to manage while the INCOMPETENT STEWARD receives less and less (Matthew 25:29). The opposite of "abundance" is insufficiency and we need to keep in mind that the COMPETENT STEWARD is the one who follows the Owner's instructions. In doing that he/she maintains the right priorities and receives abundance.

The Problem of Wrong Speaking

Now there're thousands of instructions in the Word of God that the STEWARD has to be aware of. I never said the job's easy; in fact, it's pretty complicated and requires a lot of study which is where most Christians start having a problem: they don't invest time in studying and mastering the instructions. And there're many concepts in those instructions we wouldn't normally connect to the subject of FINANCIAL STEWARDSHIP unless we've been studying. One of those

concepts is that how we SPEAK has direct influence on our performance as God's STEWARDS. In other words our current financial condition is largely a result of the words we've been speaking.

Indeed, most Christians go through life giving little thought to the words they speak. If we're happy we speak happy words. If we're angry we speak in anger. Our speech tends to be led by our emotions and we use words that express our feelings of the moment. So our mouths often speak with no thought at all, reflexively, carelessly. Sometimes we notice that our words hurt others, strain relationships and cause us inconvenience; but it's easy to blame someone for having provoked us. Then on other occasions we speak hurtfully on purpose, intentionally to do damage.

Another aspect of our speech is that we tend to repeat words and expressions we've heard others use. There're always popular sayings and most of the time we repeat them without giving much thought to their content or origin. Everyone else is saying them so we do too even though many of those words and expressions come from the World, even though many of those popular sayings are inspired by darkness and sin or even though a lot of what we're saying comes out of man-made religion and DISAGREES with what the Word of God actually says.

The truth is most Believers tend to ignore what the Bible says about our spoken words even though It has a lot to say on the subject. Either we don't know what the Word says or we don't allow it to rise to the appropriate level of importance. Most unfortunate of all is that many wonderful Believers have lost sight of the profound long-term effects their spoken words are having on their lives, their families and their finances.

Created in the Image of God

When a Believer is born again, his/her spirit-man is reborn in the image of God. Contrary to popular SAYING, we were not created in the image of God when we experienced our physical birth; at that time we were born in the fallen image of Adam with a dead spirit, separated from God (Genesis 5:1-3 together with Genesis 2:17). That's why we need to be reborn, i.e., born again (John 3:3). At the time of rebirth our spirit is brought to life, we're reconciled (reconnected) to the Father and re-cast in His image as a new creation (2 Corinthians 5:17-18).

To be born in the image of God means that in a spiritual sense we're like Him. We're not God but we're like Him. We were not like God before the rebirth because we had a dead spirit; after our rebirth we became one with God's Spirit. Spiritually speaking we look like Him and we have the same basic attributes and characteristics. Other than that, the major difference between us is that human Believers are submitted to God's authority while He is self-sufficient, an authority unto Himself. He is uniquely sovereign but has chosen to allow people to have the ability to

choose between good and evil, life and death, right and wrong, sin and righteousness, etc. We can also speak as we choose.

One of the Father's principal attributes is that His words are alive. He created the universe in six days (Genesis 1:3-31) by speaking live words. Whenever He says something, the result is life and creation. Since death is the result (wages) of sin (Romans 6:23), God does not speak death; He speaks only words of life. But because of sin and the inherited nature of Adam, human beings are able to speak both life and death. Proverbs 18:21 says: *"Death and life are in the power of the tongue..."*

In other words, according to Scripture Believers have the power to speak words of life because we've been reborn in the image of God but we retain the ability to speak death out of the corrupt fleshy part of us. There're only two choices; one or the other will always result from everything we say. Words of life agree with the Word of God; words of death agree with the World and the Flesh and Satan. The Words of life say we're ALREADY prosperous, successful, delivered from sickness and disease and in possession of Christ's abundance; the words of death are always in disagreement with the Word of God and state the opposite of its Truth.

Controlling Our Tongues

Most Believers these days are overlooking the point that ALL our words ALWAYS cause something to happen in our surrounding environment. For some reason we're prone to forget that our words will ALWAYS either cause blessing or curse, life or death, creation or destruction, for our own lives. In other words, our own lives are directly affected for better or for worse by what we say. Since there are only two choices, there are no neutral or passive or inactive words we can speak, only active words that always produce consequences. If we speak words of life that agree with the Word of God, then life will flow to and in us. We'll walk in blessing and prosperity as COMPETENT STEWARDS over our speech. But if we speak words of death that are contrary to God's Word and agree with the World and the Flesh and Satan, we'll reap death, defeat, lack, and sickness because our words opened the door to those things.

Now the tongue is certainly a very small part among many other parts of our physical bodies. However, according to Scripture it's powerful and will defile the entire body if it's not controlled. Conversely, if the tongue is controlled and used constructively in agreement with the INSTRUCTIONS, it has the power to purify the body and produce victory and the abundance of COMPETENT STEWARDSHIP. Thus, the tongue is in effect like a ship's rudder that sets the course of one's life and must be controlled to keep the ship moving in the right direction (James 3:4-6).

A lot of our churches are filled these days with Believers who speak worldly and religious confessions that disagree with God's Word. Even many church leaders who love God and are trying to be good Christians and serve their people have lost touch with the need to guard what they say. This is important because the Bible says in James 1:26 that those who want to be "religious," i.e. those who truly want to live by FAITH and righteousness, but are unable or unwilling to reign in their tongues deceive themselves and make their religion worthless. By the same token many of us who truly want to be COMPETENT STEWARDS but have fallen short of where we think we ought to be should reflect on our past speaking and we'll probably conclude that at times, perhaps frequently we've spoken words that most likely hindered our performance.

Friend, if you have defeat in your life today, examine your confessions and judge whether or not your COMPETENCE has been adversely affected by your own tongue. If so, you need to cast down the deception that the words you speak have no effect on your life because the TRUTH is they DO have a profound effect and the person you are today is the accumulated result of all the words spoken by your little tongue over your entire life. The remedy begins with canceling what you've said in the past, closing they opened and then starting anew to guard your tongue. Ask the Holy Spirit for help and I guarantee you'll receive what you ask for (John 14:26). Then as you go along be aware of what you say and when you catch yourself saying something out of agreement with the Word, simply speak a CANCELLATION and substitute the correct confession you should have said. Of course to do this you'll need to be studying the INSTRUCTIONS so you'll know when you actually do speak wrongly. The good news is no one has all this down perfectly yet except Jesus but God wants us to keep trying because the success of right-speaking will come with experience along with the abundance of Christ.

In closing, as I mentioned at the outset one of the things I've wanted to emphasize in this series is that getting the STEWARDSHIP thing right is a key issue for each of us to achieve our potential in the Kingdom of God and with that for getting our financial lives in order so can receive and enjoy the abundance Jesus has for us. If it weren't for Him we wouldn't even have the authority to cancel our wrong speech and close the door to the enemy so that COMPETENCE has an opportunity to even happen. But Jesus DID do that and we can use His Name to attract His COMPETENCE. May the Lord bless you for trying!

Part Thirty Three – Good Stewards Need a Lot of Help

December 18, 2011

MERRY CHRISTMAS EVERYONE and welcome again to *The Faith Life Way* Sunday evening Bible Study covering special topics as an outreach of *Faith Life Fellowship Church*. We've prayed that the Word of God will work through this article to help us all grow spiritually.

If you've been following along with us in this series then you know that according to Scripture God has retained the OWNERSHIP of all things for Himself. Here again are the main references that establish this principal:

Psalm 24:1 = *"The earth is the Lord's, and the fullness thereof."*

Psalm 50:10 = *"For every beast of the forest is mine (God speaking), and the cattle upon a thousand hills."*

Psalm 89:11 = *"The heavens are yours (God's) and the earth also."*

Haggai 2:8 = *"The silver is mine, and the gold is mine, says the Lord."*

Ezekiel 18:4 = *"Behold, all souls are mine (says the Lord)."*

Since God already owns EVERYTHING there's nothing left over for people to own which is pretty much impossible for our Flesh nature to accept. The World system all around us puts the owning of things up as one of its highest priorities and here come a bunch of Bible verses to tell us God ALREADY owns it all. And by the way He's apparently not selling any of it. Even so most Believers who know what the Word says haven't done very much about it probably because we haven't realized that learning to deal correctly with the issue of ownership is one of the key areas of Christian life. Either we give up our rights of ownership and instead focus on being the best we can be at what God's actually called us to do, OR we continue to think the way the World does and focus on accumulating possessions.

And so we've seen that what God has called us to focus on is to STEWARD or manage what ALREADY belongs to Him. Indeed, this is the system in the Kingdom of God: He's the Owner and we're His STEWARDS managing whatever part of the Kingdom He's assigned to each of us to oversee. He owns EVERYTHING because He's the Creator of EVERYTHING. The Creator is ALWAYS the Owner and if we try to compete with Him for ownership we'll have trouble becoming good STEWARDS. God could certainly give away His ownership if He wanted to but the truth is He's RETAINING it because He loves us too much to let us try to do things that will corrupt us and that we'll never be able to do very well. We can learn to be good STEWARDS but we'd never make the right choices if we were owners.

The Job of STEWARD is Difficult

Now no one ever said it would be easy to be a good STEWARD. In our series we've used the word COMPETENT to describe someone who's good at managing God's property. A COMPETENT STEWARD is a Believer who causes God's property to INCREASE according to the Owner's INSTRUCTIONS and those can be found in the Word of God. We have to study the Word to find all the INSTRUCTIONS and then we have to be faithful to implement the INSTRUCTIONS according to the leading of the Holy Spirit. The sons of God are to be Spirit-led (Romans 8:14) and that principal is certainly appropriate when it comes to STEWARDSHIP.

The reason it's so difficult to be a COMPETENT STEWARD is that first we have to accept that this is an important concept. A lot of Christians have seen these scriptures when they were reading their three daily chapters but most of us haven't really locked onto the idea that working on this is really that important and that it can cause us to either walk in prosperity, success and victory OR insufficiency, failure and defeat. So we have to get our Flesh out of the way, elevate this subject to the correct priority and start working diligently to be COMPETENT STEWARDS. Both your Flesh nature and the devil want you to continue to believe that a Kingdom View of STEWARDSHIP is not important; therefore, the COMPETENT STEWARD has to first overcome their hindrances.

Another reason the job is hard is that we have to carry out a lot of study to find all the INSTRUCTIONS. I need to know the INSTRUCTIONS so I know what the Owner wants me to do and how He wants me to do it. Once again though, it's a matter of priorities: am I going to accept the fact that success in life and in the Kingdom of God requires that I study and meditate on the Word of God OR will I try to circumvent all that "inconvenience" so I have time to do other things that I enjoy more? And even if I AM studying the Word all the time, I know I'll keep running up against difficult concepts that I can't quite figure out at first and I'll have to spend extra time trying to figure them out.

That's where the Holy Spirit who's INSIDE each and every true Believer (1 Corinthians 6:19) comes in. He's in me to teach me ALL things (John 14:26). He's ready to teach and I'm ready to receive. But there's a challenge: I have to learn to recognize His voice. I have to hear His teaching and appropriate it for my STEWARDSHIP work. And that requires that I spend even more time developing a relationship with my Teacher. I have to fellowship regularly with Him so I can hear what He's teaching with my spiritual ears. And what He's telling me is all about how to be a COMPETENT STEWARD so I can cause my portion of the Kingdom of God to INCREASE. I need to comprehend all that.

We Need a Helper

Did you ever think about the fact that on our own we wouldn't comprehend much of anything about this and would consequently be really lousy STEWARDS? Most of us are fairly lousy at it anyway, but if it weren't for Jesus we wouldn't even have a chance at COMPETENCY. Without Jesus we'd be pretty much frustrated failures with no upward mobility to hope for. But one night 2,000 years ago Jesus was born and 33 years later He died on the Cross of Calvary to pay for our sins so we could have a chance to move from being enemies of God (Romans 5:10) to STEWARDS of God working for Him from inside His Kingdom to help Him INCREASE it until it fills the whole earth (Genesis 1:28).

Actually we've already seen what it could be like if we were on our own so we shouldn't want to ever go there. Under the Covenant of the Law the Israelites tried STEWARDSHIP on their own without any help and they failed miserably. After more than a thousand years of trying it that way they finally saw how their own works had failed to take them anywhere and they began to cry out for a Messiah, for somebody special who would come and HELP them escape their misery. Indeed Jesus eventually came for them and for all the rest of us as well (1 John 2:2), but a lot of folks didn't recognize Him. They still don't recognize Him and continue to reject Him and reject what He has for them. But Christmas is about the birth of CHRIST the Messiah whether they want to receive Him or not. The World can try to call it other names or mix it in with a bunch of other holidays or whatever they want to try so they don't have to admit and actually say what it's all about; but it IS about the birth of Messiah Christ, the One who loves them and died for them so they could have a chance at life. And they ALL know it.

Before Jesus went to the Cross, He told His disciples one day that He would send them/us another Helper (John 14:16). The Holy Spirit became that Helper and He's ready to help anyone who'll admit they need it. A lot of people think they don't need it, that they can get along without any help. What they don't know is that we've all been created with the need for a Helper. There's something missing, there's a part of us that's lacking until we receive the Helper and He completes us (Colossians 2:10). There's no way to make things work out if we have a major part of us missing. And you know what Jesus said about this? He said, "*...apart from Me, you can do nothing*" (John 15:5). That's pretty clear, isn't it? Yes, I can do ALL things through Christ (Philippians 4:13) but we forget sometimes that the converse is true also: without Jesus I'm not able to do anything and the Holy Spirit is Christ in us.

Friend, the bottom line tonight is that you and I aren't able to be COMPETENT STEWARDS without Jesus and His Helper. We need His presence and we need His help. We need His revelation and we need His direction. We need His teaching and we need His Word. Let this be clear this Christmas: the abundance of Christ (John 10:10) manifests in part through COMPETENCY OF STEWARDSHIP (Matthew 25:29), and COMPETENCY comes by YIELDING to the

presence and the plan and the purposes and the Word of God. Do you want a better year next year? I know I do and I think most of you do too. Let's purpose together then to focus ourselves more on the Kingdom of God next year and by doing that and by allowing the Holy Spirit to help us, by fervently PURSUING His help instead of relying on our own strength, we can become COMPETENT enough to make ourselves eligible for His abundance. May God bless you in the Name of Jesus as you prepare yourself for the New Year.

Part Thirty Four – An Expectation of Victory

December 25, 2011

MERRY CHRISTMAS EVERYONE and welcome again to *The Faith Life Way* Sunday evening Bible Study covering special topics as an outreach of *Faith Life Fellowship Church*. We've prayed that the Word of God will work through this article to help us all grow spiritually.

As we come to the end of this series we should be able to agree now that God really does own EVERYTHING. In fact, that's what STEWARDSHIP is all about. The Bible says He owns EVERYTHING and if you make a point of believing your Bible no matter what it says, there's no getting around it, there's no way to reinterpret what It clearly says:

Psalms 24:1 = *"The earth is the Lord's, and the fullness thereof."*

Psalms 50:10 = *"For every beast of the forest is mine (God speaking), and the cattle upon a thousand hills."*

Psalms 89:11 = *"The heavens are yours (God's) and the earth also."*

Haggai 2:8 = *"The silver is mine, and the gold is mine, says the Lord."*

Ezekiel 18:4 = *"Behold, all souls are mine (says the Lord)."*

Indeed, there's no place there for people to be owners of anything if He already owns it all. No, we're supposed to be His STEWARDS which is to say the managers of all His "holdings" and we're supposed to be focusing on being the absolute very best and most COMPETENT STEWARDS we can be instead of trying to own stuff. The World's financial system tries to make us owners so an important part of a Believer's life is to continually give over to the Lord the ownership of everything that comes under our control. Our job is to manage those things COMPETENTLY on behalf of the Kingdom of God and not allow ourselves by the Flesh to retain ownership on behalf of self interest.

Now this may sound like something we can put off until later. It's too complicated and not really all that important to focus on it right away. But that's wrong thinking and during this series we've tried to make the case that there's a reason why the Bible devotes so much space to the subject of money and property. And it's because the misuse of money and property, the misprioritization of it is perhaps the major hindrance the devil uses to separate us from God and hold us back from reaching our potential in the Kingdom of God. It's not possible to enjoy the real abundance of Christ (John 10:10) until we get this money thing straight and get beyond it.

The Role of Indebtedness

I want to suggest tonight that going into and staying in debt is perhaps the major indicator that we haven't gotten it straight yet. The Word says: "owe no one anything" (Romans 13:8) but Christians are almost as prone to indebtedness as non-believers at the least suggestion that our gratification might have to be delayed a while until we can put the cash together. But God NEVER uses debt to achieve His objectives. In fact indebtedness doesn't exist in ANY form in the Kingdom of God because in the Kingdom, God is our sole PROVIDER and we wait for and rely on Him to assign us His property to be STEWARDS over. So, if we insist on having an owner's mentality then the desire for acquisition takes over and we use debt to try to become owners instead of waiting and depending on God. In essence, indebtedness is a way of circumventing God's plan of provision and later on when we're frustrated and ready to turn over to Him the ownership of all the things we've purchased with our credit cards, we'll find that He won't necessarily let us keep all those things to STEWARD over just because we're finally ready to let Him be the OWNER. No, we may just have to give up the possession of those things and start over.

In sum until we reach the point where ownership at any cost is no longer a temptation, we're going to have trouble becoming COMPETENT STEWARDS because we're going to be constantly distracted by the SORROW that goes along with the bondage of indebtedness (Proverbs 10:22 with 22:7). We're going to be involved in trying to serve two masters: creditors representing the World and Jesus representing the Kingdom of God, and friend no man can serve two masters (Matthew 6:24). It's a conflict that is irreconcilable without corrective surgery because God will NEVER share His Lordship with some other master. The answer is simply to get out of debt by whatever means God leads us to and if He's the One leading He won't take us into trying dumb unbiblical ways to get out of debt.

I believe it's critical in these END TIMES for the sincere Believer to at least begin a SPECIFIC program of getting out of debt. To make it work you have to make an irrevocable decision to do it and then you have to take the first ACTION steps to make it start happening including the act of ceasing to take on new debt. For most people if you make the decision and if you take the first essential action steps, God will meet you where you need Him and the result will eventually be debt freedom and a gradual INCREASE of the scope of your responsibilities in the Kingdom of God.

We Will Always Get the Victory

It's not easy to be a COMPETENT STEWARD but it's really important to give it our best try. If we'll just do our best to follow the INSTRUCTIONS that we'll find in the Word of God, the Lord will see to it that we succeed. He wants us to succeed because He's relying on Believers to INCREASE the Kingdom of God until it fills the whole earth (Genesis 1:28). In order for that to happen He needs COMPETENT STEWARDS because He's chosen to delegate the work through

us instead of doing everything Himself. If we're working toward COMPETENCE God will see to it that we get the VICTORY. And the truth is without His help we never could become COMPETENT anyway. We definitely need a lot of help.

Friend, if you have Christ in you there's nothing you can't do (Philippians 4:13). In other words with Him you CAN do all things and that includes learning how to be a COMPETENT STEWARD. The Holy Spirit will help you if you make yourself available to be helped and with His help we can't fail. So give THANKS to God who ALWAYS leads us in triumph (2 Corinthians 2:14), who gives us the VICTORY through our Lord Jesus Christ (1 Corinthians 15:57). If you know Jesus you ALREADY have the VICTORY. Now by FAITH give THANKS for it no matter the condition of your life today. By FAITH give THANKS and agree with the Word that you have overcome indebtedness and everything else the devil has tried to send against you to spoil your confidence.

Friend, I have an EXPECTATION that you will be VICTORIOUS in 2012 no matter how difficult 2011 has been. Christmas is a great time to remember that because Jesus was born and wound up 33 years later shedding His blood to pay for ALL our sins, we enjoy a New Covenant with better promises than any Covenant that came before (Hebrews 8:6). Many people call it the COVENANT OF GRACE because by grace through faith we've been saved (Ephesians 2:8) and by that same GRACE you and I have been EMPOWERED to be victorious in our lives. VICTORY comes by GRACE THROUGH FAITH the same way salvation does so in 2012 let's focus on RECEIVING the VICTORY He's already won for us. It's available for the taking.