

# ***RICH PASTOR, POOR PASTOR***

By Francis E Madojemu

## FOREWORD

When the choice of who to write a foreword to this book fell on me, I was both flattered and frightened.

I have been close friends with Pastor Francis for more than 20 years now and in that time I have come to love, admire and respect him. He is ferociously passionate about the things he believes in and usually looks at things not the way they are, but the way they are not and ask 'Why not?' He is therefore usually controversial and often misunderstood.

In the last several months Pastor Francis has been consumed with a passionate desire to reveal (borrowing the phrase from Bruce and Marshal Shelly) the ambidextrous nature of our calling as Christians and believers to as many as would care to listen. I have heard him preach this with many twists and flavors keeping the same central truth. Many of us encouraged him to put pen to paper and document this for posterity and the benefit of the larger body of Christ. *'Rich Pastor, Poor Pastor'* is the answer to that prayer and *you* have now become a part of that larger body.

I must say that I particularly enjoy knowing through the pages of this book that *'God's plan is to restore His original design to rule the visible earthly realm from the invisible heavenly realm'* and that God will give you and I the privilege of being involved in that plan. You will however agree with me this is an awesome responsibility that requires that we know what our roles and responsibilities are in this plan of God. *'Rich Pastor, Poor Pastor'* will start you comfortably on that journey.

I realize the title may lead some to believe it is another book on a quick-get-rich scheme. If you follow the pattern laid down in the book you *will* indeed become rich, however you will also more importantly discover wealth. Wealth is central to the actualization of God's plan in the earth as revealed in **Deuteronomy 8:18** *'But thou shalt remember the Lord thy God: for it is he that giveth thee power to get **wealth**, that he may establish his covenant which he sware unto thy fathers, as it is this day.'* (Emphasis mine) *KJV*. I believe the levers of power and wealth are about to be shifted.

You may also incorrectly suppose by its title that this book is only for pastors and so maybe you have purchased one as a gift to your pastor or a pastor, this is very good, but I suggest you read and keep this one and purchase another for the pastor because as you read through, you will quickly find many positions you have held close and dear challenged, if you will at least maintain intellectual integrity, you will either discard the old for the new or adjust your positions by refining the same, either way you will not remain the same after reading this book.

Let the words in this book incarnate in you, refine and change you, so that we may indeed see the fulfillment of God's plan to take through us, the rulership of this earthly realm and behold the day the kingdoms of this world will become the kingdoms of our Lord, and of his Christ.

I pray the Holy Spirit will illuminate your mind, establish and increase you on every side as you read, enjoy and share the timeless truths of this book.

Sammy Badaki

May 13, 2007

## *PREFACE*

*Our deepest fear is not that we are inadequate.  
Our deepest fear is that we are powerful beyond measure.  
It's our light, not our darkness that most frightens us.  
We ask ourselves, who am I to be brilliant, gorgeous, talented and fabulous?  
Actually, who are you not to be?  
You are a child of God.  
Your playing small does not serve the world.  
There is nothing enlightened about shrinking so that other people won't feel insecure  
around you.  
We are all meant to shine, as children do.  
We were born to make manifest the glory of God that is within us.  
It's not just in some of us; it's in everyone.  
And as we let our own light shine, we unconsciously give other people permission to do  
the same.  
As we are liberated from our own fear, our presence automatically liberates others.*

***Marianne Williamson***

*To my wonderful wife, Ajuma,  
Who stuck it out with me through thick and thin!  
While I learned these lessons*

*Thank you for being there*

*Love Always*

*ACKNOWLEDGMENTS*

*To my family and friends at The Bridge Network,  
Thank you for believing in me and for standing with me  
When the world around me shook!*

*To my Lord Jesus, thank you for your mercy and grace to someone like me.*

## **INTRODUCTION**

If you picked up this book you probably know about or have read *Rich Dad, Poor Dad*, by *Robert Kiyosaki*. I would like to say upfront here and now that Kiyosaki's book has inspired me a great deal and I definitely owe him a debt of gratitude. I recommend you read this life-changing book that has introduced millions to financial freedom in a very unique way.

*Rich Pastor Poor Pastor*, is my homage to *Robert Kiyosaki* and also to *George S Clason* who wrote the critical bestseller on personal finance - *The Richest Man in Babylon*. It is also my way of provoking and stirring up our minds to discussions and action that should hopefully lead us to taking appropriate steps towards empowering our generation.

### ***Jeremiah 3:15***

*15 "And I will give you shepherds according to My heart, who will feed you with knowledge and understanding."<sup>1</sup>*

Pastors today influence the lives of a great deal of people and as *John Maxwell* says "*Everything rises and falls with leadership.*" We must look again at what we are teaching the people especially when we see the level of poverty we experience in our nation and churches today. Poverty, not just in the area of having our needs met but also poverty that has reached a level where we cannot spread the good news of the gospel as we should! The greatest gift that the world could possibly receive does not even have a budget that can match the budget of the *Coca Cola Bottling Company*, at least in my country!

It is my hope that by bringing to our awareness God's desire to see people blessed and proving it through scripture and history as well as the writings of various authors who have helped shaped this way of thinking, I might be able to debrief us and fully reintroduce the concept of possibility thinking which is critical for today.

*Landa Cope* on her website "<http://www.OTTemplate.org>" [www.OTTemplate.org](http://www.OTTemplate.org) captures the central issue here in Chapter One titled: "*What's wrong with this picture*" subtitled "*A Trip to Africa*" she says:

*I began my overseas life in North Africa, four wonderful years in the land of the Pharaohs. I loved Egypt and would gladly have spent my entire life there. More than twenty years later, within months of watching the Dallas documentary, I was on my way to a more expansive exploratory trip on the African continent. Two months would be spent traversing from West to East and to Southern Africa:*

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<sup>1</sup>*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

*Togo, Ghana, Nigeria, Kenya, Uganda, and South Africa. Africa is enormous and I spent hours in airplanes looking down on its vastness.*

*The "Dallas questions" were still on my mental back shelf. How could a community that is primarily Christian be in such abominable shape? How could the Gospel result in such chaos? As I visited primarily Christianized nations, Togo, Ghana, Nigeria, Kenya and Uganda, my anguish increased. Missions statistics that I had quoted with joy burned in my mind. "Africa, 80% Christian south of the Sahara by the end of this century." "Africa, the most evangelized continent in the world." "Africa the most churchied continent by the end of this century."*

*In each nation, the story was the same: poverty, disease, violence, corruption, injustice and chaos met me at every turn. I found myself asking: "Is this Thy Kingdom come, Thy will be done on earth as it is in heaven?" Is this what the blessing of the gospel brought into the community looks like? Is this what a nation looks like when it is "reached"? In this southern part of Africa we have nearly "reached every creature." Churches are planted and full. African evangelists abound and continue the work. Is this what it looks like when our work as Christians is finished in a nation? God forbid! My anguish increased.*

*You may say, "This is unfair. These were poor countries before the Gospel came!" You are right, but they are poorer and more diseased now, after the Gospel has come. I spent many hours asking God how this could be. How could we, as Christians and especially missionaries, be patting ourselves on our backs for a job well done in Southern and Central Africa? How could we speak so glowingly of the Gospel's great reformation of Europe and North America and not see that none of that nation-changing reality is being experienced in Africa? How could anyone conceive of this utterly devastated Africa, this deteriorating Dallas, as finished? How could anyone conceive that Africa or, for that matter, this deteriorating Dallas are examples of the impact of Christianity? How could we hold up the condition of the so called "Christianized" nations today as trophies to the truth, as proof of the fact that where the Gospel of Jesus Christ is spread, blessing accompanies it?*

Please do not misunderstand me. This book is not about poverty. Rather, it is about the need for us to face our need to bring the much needed balance to what we are teaching and for us as individuals to embrace the fullness of God's plan for us and allow the full impact of this good news to reach every aspect of our lives – spirit, soul and body!

*Paul Zane Pilzer is another one of these great authors who in his book - God wants you to be Rich - says,*

*"Most people believe they should achieve wealth primarily for their own material comfort or that of their families. That is far too narrow a view. God does want*

*each of us to be rich in every possible way – health, love, and peace of mind, as well as material possessions. God wants this, however not just for our own sake, but for the sake of all humankind.”*

[*GOD WANTS YOU TO BE RICH*, by **Paul Zane Pilzer**, Fireside books.]

The reason, as we shall see throughout this book, is that increase in wealth for an individual almost always represents an even larger increase in wealth for the society at large. This is especially true in our modern economy, where the largest individual financial rewards are increasingly reserved for those people making the greatest positive impact in our society. Aristotle believed there was an order to things that people could understand and use to control their lives.

For me, the bottom line for this kind of thinking is captured by The Rev. *Martin Luther King Junior* [whose faith and life has touched this world] in the book *The Autobiography of MARTIN LUTHER KING, JR.* [Abacus books..] He is quoted to have said:

*“It has been my conviction ever since reading Rauschenbussch that any religion that professes concern for the souls of men and is not equally concerned about the slums that damn them, the economic conditions that strangle them, and the social conditions that cripple them is a spiritually moribund religion only waiting for the day to be buried. It well has been said: “A religion that ends with the individual, ends”.*

I am an African and a Nigerian! I find the greatest challenge we face as a people is “Poverty” It is what chases almost every one of us and ***our prosperity as a nation depends upon the personal financial prosperity of each of us as individuals.*** Scripture teaches in ***1Timothy 6:10(KJV)***:

*For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.*

The Message translation gives further light ***1Timothy 6:10 (MSG)***:

*Lust for money brings trouble and nothing but trouble. Going down that path, some lose their footing in the faith completely and live to regret it bitterly ever after.*

I would like to add a thought, “*the lack of money is also the root of all evil.*” This is especially true in our continent which in many ways explains why we see unusual corruption among our leaders. Although it is motivated by greed, it is also the poverty

that they are running away from that drives them to amass all that money! We must consider what the bible says about riches, ***Proverbs 23:4-5***

*Do not overwork to be rich; Because of your own understanding, cease! 5 Will you set your eyes on that which is not? For riches certainly make themselves wings; They fly away like an eagle toward heaven.*

That is why the bible speaks more about wealth. We have got to realize that the ability to create wealth is the greatest and strongest way to combat poverty and its associated fears and this is the focus that God gives in scripture.

***Deuteronomy 8:18***

*“And you shall remember the LORD your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day.”<sup>2</sup>*

What are we going to do with all of these truths that we would be exploring in this book? I can only say welcome to an adventure of knowledge and understanding discovery that I experienced in exploring these topics.

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<sup>2</sup>*The Holy Bible, New King James Version, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.*

## **PROLOGUE**

Let us begin here with a concept that would form the basis for the principles we will be exploring and it's found in an Old Testament story from the bible.

### ***Exodus 17:8-16***

*8 Now Amalek came and fought with Israel in Rephidim.*

*9 And Moses said to Joshua, "Choose us some men and go out, fight with Amalek. Tomorrow I will stand on the top of the hill with the rod of God in my hand."*

*10 So Joshua did as Moses said to him, and fought with Amalek. And Moses, Aaron, and Hur went up to the top of the hill.*

*11 And so it was, when Moses held up his hand, that Israel prevailed; and when he let down his hand, Amalek prevailed.*

*12 But Moses' hands became heavy; so they took a stone and put it under him, and he sat on it. And Aaron and Hur supported his hands, one on one side, and the other on the other side; and his hands were steady until the going down of the sun.*

*13 So Joshua defeated Amalek and his people with the edge of the sword.*

*14 Then the LORD said to Moses, "Write this for a memorial in the book and recount it in the hearing of Joshua, that I will utterly blot out the remembrance of Amalek from under heaven."*

*15 And Moses built an altar and called its name, The-LORD-IS-MY-BANNER; 16 for he said, "Because the LORD has sworn: the LORD will have war with Amalek from generation to generation."*

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An interesting question to ask here is: who really won this battle, Moses or Joshua? There is really only one answer - God!

Moses represents the *spiritual* realm, our dependence on God and all its spiritual implications and benefits but the truth remains that if Joshua had not gone to fight physically, I jokingly say, Moses would still be on the mountain praying! On the other hand if Joshua had gone to fight without Moses on the mountain, he most probably would have been killed and Israel would have been defeated. Joshua represents the *physical* realm, in which we must operate on the earth.

However, there is a third realm, represented by Aaron and Hur, which is the *intellectual* realm. The bible illustrates this clearly especially as we realize that the decision taken by Aaron and Hur to give Moses a stone to sit and support his hands was based purely on nothing but their intellect. They simply observed that when Moses' hands were up, Joshua won and vice versa and seeing that Moses was getting tired, it dawned on them that if Moses failed, Joshua and Israel was doomed.

God won this battle as well as other battles in scripture using all three realms the spiritual, intellectual and physical realms. Why have we chosen to not to recognize and embrace what God has provided for us on this three-legged stool?

Many times in church, whenever pastors and leaders have needed to raise funds including tithes and offerings, they have quoted from this scripture found again in the Old Testament.

***Genesis 26:12-14***

*12 Then Isaac sowed in that land, and reaped in the same year a hundredfold; and the LORD blessed him.*

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

*14 for he had possessions of flocks and possessions of herds and a great number of servants. So the Philistines envied him.<sup>4</sup>*

This was used to encourage people to give to the church with a promise of receiving a harvest of up to a hundred fold! It took a while, but I finally made a crucial observation that the scripture actually says: ***Then Isaac sowed in that land.*** In other words, Isaac's investment was in the land, a physical investment in the land. Not just an offering to God as a spiritual sacrifice or a spiritual offering but a real physical investment and ***from the land*** he reaped a hundred fold.

Today I have come to believe that we have emphasized, and rightly so, the need to sow in the church and spiritually but until we bring a balance and teach people to also sow and invest in the land, we will not see the physical or financial harvest that will be the envy of the world. This applies in all three realms. We must sow intellectually as well, in order to be able to take certain territories for God. The impact of the Holy Spirit of God upon the Apostle Paul and his highly developed intellect is evident as he was mightily used of God to bless us!

In Mathew and Mark we need to look again at the great commission.

***Matthew 28:18-20***

*18 And Jesus came and spoke to them, saying, "All authority has been given to Me in heaven and on earth.*

*19 "Go therefore and make disciples of all the nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit,*

*20 "teaching them to observe all things that I have commanded you; and lo, I am with you always, even to the end of the age." Amen.*

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<sup>4</sup>*The Holy Bible, New King James Version, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.*

**Matthew 28:18-20**

18 And Jesus came and spake unto them, saying, All power is given unto me in heaven and in earth.

19 **Go ye therefore, and teach all nations**, baptizing them in the name of the Father, and of the Son, and of the Holy Ghost:

20 Teaching them to observe all things whatsoever I have commanded you: and, lo, I am with you always, even unto the end of the world. Amen.

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**Mark 16:15-18**

15 And He said to them, **“Go into all the world and preach the gospel to every creature.**

16 “He who believes and is baptized will be saved; but he who does not believe will be condemned.

17 “And these signs will follow those who believe: In My name they will cast out demons; they will speak with new tongues;

18 “they will take up serpents; and if they drink anything deadly, it will by no means hurt them; they will lay hands on the sick, and they will recover.”

7

Notice a distinction between preaching and teaching; **Preaching** is to proclaim and **Teaching** is to explain. One other interesting word to consider is training as it relates to teaching;

**TRAINING:**

1 a: the act, process, or method of one that trains

1b: the skill, knowledge, or experience acquired by one that trains

2: the state of being trained

Teaching them what? To become pastors and preachers, no! It is amazing that for many years we have taught that the five fold ministry found in Ephesians and that have Spiritual gifts operating in them are the only ministries in the church.

**Ephesians 4:7-16**


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5The Holy Bible, New King James Version, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

6The King James Version, (Cambridge: Cambridge) 1769.

7The Holy Bible, New King James Version, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

7 *But to each one of us grace was given according to the measure of Christ's gift.*

8 *Therefore He says:*

1 *"When He ascended on high,*

*He led captivity captive,*

*And gave gifts to men."*

9 *(Now this, "He ascended"—what does it mean but that He also first descended into the lower parts of the earth?*

*10 He who descended is also the One who ascended far above all the heavens, that He might fill all things.)*

***11 And He Himself gave some to be apostles, some prophets, some evangelists, and some pastors and teachers,***

He now tells us why?

***12 for the equipping of the saints for the work of ministry, for the edifying of the body of Christ,***

*13 till we all come to the unity of the faith and of the knowledge of the Son of God, to a perfect man, to the measure of the stature of the fullness of Christ;*

*14 that we should no longer be children, tossed to and fro and carried about with every wind of doctrine, by the trickery of men, in the cunning craftiness of deceitful plotting,*

*15 but, speaking the truth in love, may grow up in all things into Him who is the head—Christ—*

*16 from whom the whole body, joined and knit together by what every joint supplies, according to the effective working by which every part does its share, causes growth of the body for the edifying of itself in love.*

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If the work of the ministry totally within the church why would need to equip the saints to do the work of the ministry? Its simply because there is a ministry outside the church. As we have Apostles, Prophets, Evangelists Pastors and Teachers in Church have we also considered, in the same way, we also have outside the church in what we call the secular:

1. Apostles in the market place like *Bill Gates* of *Microsoft*, who break new grounds
2. Prophets in the secular world like stock brokers with an anointing to predict trends in the world economy.
3. Evangelists the world greatest salesmen like the *Coca Cola Marketing Company* selling the world a drink that actually does the body harm when taken in excess with a marketing budget of over 5 billion dollars.
4. Teachers, this a common as anyone who has gone through any educational systems with dedicated teachers who make amazing sacrifices for their students.
5. Pastors can be represented by care groups *Alcoholic Anonymous* helping people get over addictions but then again every man is the pastor of his family.

***Matthew 5:14-16***

*14 "You are the light of the world. A city that is set on a hill cannot be hidden.*

*15 "Nor do they light a lamp and put it under a basket, but on a lampstand, and it gives light to all who are in the house.*

*16 "Let your light so shine before men, that they may see your good works and glorify your Father in heaven.*

We are the salt of the earth and light of the world not the salt of church or the light of the church. The implications of these truths are far reaching and will provide us the means and resources to impact our world like never before. Bringing the church back to relevance, a relevance that affects its members, the community and the Nation!

## Chapter 1: Are we really Poor?

**Dr Mensah Otabil** of the *International Central Gospel Church*, in Ghana says: “*The strength of any nation is not in the wealth of its natural resources, but in the wisdom of its people.*” This thought is clearly supported in Scripture when we look carefully at the kind of nation God desired Israel to be. Israel was meant to be an example for us to follow.

### **Deuteronomy 4:5-6**

5 “*Surely I have taught you statutes and judgments, just as the LORD my God commanded me, that you should act according to them in the land which you go to possess.*”  
6 “*Therefore be careful to observe them; for this is your wisdom and your understanding in the sight of the peoples who will hear all these statutes, and say, ‘Surely this great nation is a wise and understanding people.’*”<sup>9</sup>

Landa Cope’s commentary on her website "<http://www.OTTemplate.org>" [www.OTTemplate.org](http://www.OTTemplate.org) observes that:

*“The first church transformed Israel, revolutionized the Roman Empire and laid foundations for Western European countries to become the most prosperous nations in the world. What a different impact we see in modern mission history. “Evangelized” Africa is in a worse state today in every arena: in disease, crime, justice, economics, and the family, than before Christianity came to the continent.*

*America has a huge and apparently increasing percentage of practicing believers, and, yet, it also is decreasing in moral fiber and quality of life in every category. Missionary workers in the sub-continent of India told me, while we quote that Nagaland is 80% Christianized, we fail to see or note that 70% of the teenagers in the capitol city are drug addicts.*

*Rwanda, with some 60 years of on-going revival in the church, suffers genocide in tribal civil war. Some say that there are more Christians alive today than the sum total of Christians in history. Where is the power to influence and transform communities that the Apostle Paul, St. Patrick and Calvin experienced in their day?”*

What have we done with the revelation God gives us today from scripture? We have compartmentalized them to be interpreted in spiritual terms alone! Yet, the scripture

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<sup>9</sup>*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

quoted above clearly declares that in observing God's statutes and judgments, it will be the wisdom and understanding of a nation on display to other nations. It therefore cannot be a display or consequence that is spiritual only but rather, it is one that cuts across all dimensions of life, affecting every aspect of society and impacting all three realms, spiritual, material and intellectual!

Landa Cope continues her observations:

*As I was listening to Deuteronomy, all of a sudden it was as though I was given EARS TO HEAR what I had read so many times in my life and never understood. I realized the passage I had just listened to was about law! Moses was teaching law. Moses was forming government. Then there was a passage on economics. Then one on the family and health care. Now another on law and on it went. The light flashed into my poor little brain. Revelation hit like a laser beam.*

*Moses' job was to disciple a nation. His job was to teach a people who had been slaves for more than 300 years how to form and run their nation. Moses was to teach Israel God's principles of government, economics, the family, the priesthood and every God-given domain of human society. He had forty years in the wilderness to do it, and he had written it all down!*

*What had I been thinking when I had read the books of Moses the first twenty or so times? I had been reading with "Gospel of salvation" glasses! I had been taught to read the scriptures looking for certain themes: salvation, sin, forgiveness, prayer, righteousness, and spiritual warfare.*

*These great themes are there because they are major parts of the Gospel message. I had been reading the books allegorically even though it is clear that they are historical. They are records of events that took place in time and space. But, with salvation glasses on, when I read of Israel in bondage to slavery, I saw a message on sin and life without Christ and salvation.*

*When I read about the Jews in the wilderness I learned about the "valley of decision" between the life of sin and God's great promise of salvation. When Israel entered the promise land...salvation! They were God's at last. They were saved! I preached these messages. The themes, these parallels of sin, decision and salvation are there. There is nothing wrong with teaching them. But - they are not the primary message of the text.*

*What was happening to Moses was real not allegorical. He had a real population of Jews, in a real desert, with the real challenge of turning them into a prosperous nation. Moses was discipling a real nation in the truths that will make them great in every area of life, and God inspired him to write it all down, for you and me. I knew I would never be able to read the Bible in the same way again. My mind was turned upside down.*

I would like to close this chapter by trying to answer the question, *are we really poor?* **Proverbs 21:20** says:

*There is desirable treasure, And oil in the dwelling of the wise, But a foolish man squanders it.*<sup>10</sup>

This means all have treasure: both the fool and the wise! **Proverbs 13:23** also establishes that truth:

*“Much food is in the fallow ground of the poor, And for lack of justice there is waste.”*<sup>11</sup>

My *Spirit Filled Bible Notes* on this scripture explains that *the poor suffer through the unrealized potential of their resources: injustice sweeps away the possessions of the poor.* Scripture also explains in **Proverbs 10:15**:

*The rich man’s wealth is his strong city; The destruction of the poor is their poverty.*<sup>12</sup>

*Muhammad Yunus*, Nobel Peace Prize Winner in 2006, founder of the *Grameen Bank* and author of the book, *Banker to the Poor*, says in this most insight full book:

*“Poverty is not created by the poor. It is created by the structures of society and the policies pursued by society. Change the structure as we are doing in Bangladesh, and you will see that the poor change their own lives. Grameen’s experience demonstrates that given the support of financial capital however small, the poor are capable of improving their lives.”*

**Rev. Sam Adeyemi** in his book: ***The Second Revolution*** makes this interesting observation in a chapter titled *New Leadership*:

*“The order is changing. There are truly free people right now who have been set free from the limitations imposed on their thinking by the environment. They grew up in Africa but they are not Africans in their thinking. They are citizens of the kingdom of God and ambassadors of God on planet earth. They grew up in an environment of poverty but they have been delivered from the spirit of poverty, and much more than that, they are now free from poverty mentality, instead of poverty consciousness and they have prosperity consciousness.*

*Something tells them like God’s word says, “All things are yours and you are God’s.” Something tells them that God delights in the prosperity of His servants.*

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<sup>10</sup>*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

<sup>11</sup>*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

<sup>12</sup>*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

*They know that God has given them the power to get wealth. They know that they can tread on serpents and scorpions and over all the power of the enemy and nothing shall by any means hurt them. They are free. They do not need to have political power but wherever God is going to find them at this time; He is going to push them forward to lead this generation of Africans to freedom.*

Finally, **Proverbs 12:11** explains:

*He who tills his land will be satisfied with bread, But he who follows frivolity is devoid of understanding.*<sup>13</sup>

It is time to learn how to till the land and to teach others to do the same and make use of our God - given authority, knowledge and anointing to fight injustice in the land. Edmund Burke, an 18<sup>th</sup> Century English statesman said:

***“All that is necessary for forces of evil to succeed/triumph is for enough good men to do nothing.”***

It has become a trend, it seems for the church today to ignore the injustices in our land particularly in Africa today, yet it's this silence that is allowing this evil to prevail. Pastors and leaders today in church must begin to work in the interest of the land and the city they find themselves.

**Jeremiah 29:7**

*7 And seek the peace of the city where I have caused you to be carried away captive, and pray to the LORD for it; for in its peace you will have peace.*<sup>14</sup>

The Good News Bible gives a more contemporary translation of this verse:

**Jeremiah 29:7(GNB)**

*Work for the good of the cities where I have made you go as prisoners. Pray to me on their behalf, because if they are prosperous, you will be prosperous too.*

When the Apostle Paul wrote to the church, he sent letters to the churches at Ephesus, Corinth, and so on. The question remains today, if a letter were to be written to the church in your city, where, and in which church will it be delivered? I believe it's the church that has the best interest of the people and the city it's located.

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<sup>13</sup>*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

<sup>14</sup>*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

This is so important to God that in scripture He makes praying for Kings and those in authority a priority for the Church. As a matter of fact it's the first thing we are to put on our agenda.

**1 Timothy 2:1-6**

*1 Therefore I exhort first of all that supplications, prayers, intercessions, and giving of thanks be made for all men,*

*2 for kings and all who are in authority, that we may lead a quiet and peaceable life in all godliness and reverence.*

*3 For this is good and acceptable in the sight of God our Savior,*

*4 who desires all men to be saved and to come to the knowledge of the truth.*

*5 For there is one God and one Mediator between God and men, the Man Christ Jesus,*

*6 who gave Himself a ransom for all, to be testified in due time,<sup>15</sup>*

We must return to the priority in the heart of God, and take our place as a Church. Its been described by many preachers that we have “*majored on the minors*” and “*minored on the major*” things we are to be doing in Church today. I have chosen to call them “*Remedial Courses in Church*”

Almost all higher institutions and colleges in the world offer remedial reading, writing, and mathematics courses. Remedial programs are designed to help students catch up academically by teaching basic academic skills. These courses are not the main courses they were admitted to learn but are necessary to help them succeed. For any student to concentrate on these courses and not do what they were admitted to do would ultimately lead to failure!

In the same way in the church it seems as though we still major on the minors and minor on the majors. There are courses in our Christian walk that are remedial and not our main course structure for example:

- Healing
- Deliverance
- Prosperity
- Breakthrough

While these are good in themselves and provide us with relief especially when we suffer in these area but focus on these a lone, can many times obscure us from seeing and doing Gods ultimate courses some of which are foundational and define the platform from which we were meant to be operating from and some of these include:

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<sup>15</sup>*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

- Salvation.
- Health
- Equipping for Service
- Wealth

These main courses swallow up the needs in the remedial ones and we are then expected graduate to fulfill purpose by developing Character necessary to fulfill destiny. May our eyes be opened!

In conclusion, one reason for what we are experiencing this level of the limited impact of the great gospel message we have has been our emphasis on just part of the gospel of the kingdom that we have understood up till now! I would like to end this prologue with *Landa Cope's* assessment of this situation from her website [HYPERLINK "http://www.OTTemplate.org"](http://www.OTTemplate.org)

*In what Michael Cassidy, of South Africa, calls "the Great Reversal", we have taken the holistic message preached in the Old and New Testament and reduced our message to the entry point into the Kingdom. What was intended to be the "start" has, in itself, become the goal: Salvation! We want to "get people saved." When we get them saved, we want to "get them in churches!" We then move on to "reach those who have never heard."*

*This is our concept of missions; this is evangelism. When a people has heard our "Gospel of salvation" and the "church is planted," we begin to feel we have finished our job. Two, three, five hundred years ago, the Fathers of the Church would have found this emphasis on salvation, to the exclusion of the rest of the Kingdom message astounding. The message that reformed Western cultures and built nations on solidly Christian principles was not the "Gospel of salvation", but the "Gospel of the Kingdom."*

*The truths of the Gospel of the Kingdom, as they transform us are to teach us how to live in every part of life. Our transformed lives are then to salt and light our families, neighborhoods, communities, and, finally, our nations; making them better places to live for everyone. Not perfect communities, not heaven on earth, but better communities; because good has as great, if not a greater, influence than evil.*

*There have been great examples of this in history. Transforming lives has been the emphasis of so much of church history that it is said that there has not been a revivalist who has believed God's purpose ended with revival. They all believed true revival culminated in significant reformation of communities through the influence of a revived church on society at large.*



## Chapter 2: Our Ambidextrous Calling - The Tension

We must remember that in life as well as in ministry, people who were rich and successful in the sixties were not necessarily rich and successful in the seventies and the eighties. As the world changes, anyone who is serious about doing ministry, not just theorizing about it, must live with the tension of what Bruce and Marshal Shelly call “*our ambidextrous calling.*”

On one hand, we are obligated to remain faithful to the unchanging Word of God. On the other hand, we must minister in an ever changing world. Sadly, many Christians, unwilling to live with this tension, retreat to one of two extremes. One of the greatest challenges in ministry today is staying in the middle of the road such that we are not tending to the extreme on doctrinal issues, thereby losing our relevance to the world we are called to.

Ambidexterity by definition is the ability to use either the right or the left hand with equal skill and it can also be defined as being skillful in many ways or being very skillful and versatile. This would reveal to us perspectives that will enable us rethink the many dimensions of church – its parts and processes – and how best to configure those components in order to fulfill the mission Jesus has given us.

God’s plan is to restore His original design to rule the visible earthly realm from the invisible heavenly realm. This plan is accomplished through human beings who properly execute dominion over the earth. From a spiritual standpoint, this has already happened through the death and resurrection of Jesus Christ:

*The reason the Son of God appeared was to destroy the devil’s work. [1 John 3:8]*

In a practical sense, from the beachhead established at Calvary, we move forth in an all out attack to free mankind from bondage to the devil and his evil kingdom. We who are in Christ must work to eliminate the ignorance of those still trapped in the darkness of Satan’s deceptions. The antidote to ignorance is knowledge. We find many examples of the dual nature at work in scripture. For example, in ***Psalm 78:72:***

*So he shepherded them according to the integrity of his heart, And guided them by the skillfulness of his hands.*<sup>16</sup>

David’s success combined this principle of duality, on one hand spiritual in the integrity of heart and on the other hand skillfulness of his hands. *Rick Warren* author of *The Purpose Driven Church* in commenting about ***Acts 13:36:***

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<sup>16</sup>*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

*“For David, after he had served his own generation by the will of God, fell asleep, was buried with his fathers, and saw corruption;”<sup>17</sup> said, “I cannot think of a greater epitaph. Imagine having this statement inscribed on your tombstone: He served Gods purpose in his own generation.*

*The second half of David’s epitaph is just as crucial as the first half. He served Gods purpose “in his own generation.’ The fact is we can’t serve God in any other generation except our own. David’s ministry was both relevant and timely. He served Gods purpose [which is eternal and unchanging] in his generation [which was current and changing] He served the timeless in a timely way. He was orthodox and contemporary, biblical and relevant.”*

Daniel Brown, in his book, *The Other Side of Pastoral Ministry* says:

*“Like King David we as leaders need not only integrity and spirituality to lead the people of God, we need specific skills. Skillful Hands in the Hebrew refers to reason and intelligence that comes from understanding everything that is involved in making a decision. Having considered and analyzed each of the component parts, the leader adopts a specific position. Beyond study skills for sermon preparation, we need people skills, ministry skills and leadership skills.”*

### **Chapter 3: Our Ambidextrous Calling - A case study of Joseph**

The best example I can think of is Joseph. He encapsulates the principles we need to succeed today. His story is summarized here from the Spirit filled Bible notes.

*1. The 11th son of Jacob (Gen. 30:24). Joseph was sold into slavery and later rose to an important position in the Egyptian government. The account of Joseph’s life is found in Genesis 37–50.*

*Joseph was the first child of Rachel (30:24) and his father’s favorite son (37:31). This is most clearly shown by the special coat that Jacob gave to Joseph. This favoritism eventually brought serious trouble for the whole family.*

*Joseph’s ten older brothers hated him because he was Jacob’s favorite and because Joseph had dreams that he interpreted to his brothers in a conceited way. It is no surprise that Joseph’s brothers hated him enough to kill him (37:4).*

*Joseph’s brothers were shepherds in the land of Canaan. One day Jacob sent Joseph to search for his brothers, who were tending the flocks in the fields. When Joseph found them, they seized upon the chance to kill him. The only opposing voice was Reuben’s, but they finally sold Joseph into slavery to passing merchants.*

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<sup>17</sup>*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

*To hide the deed from their father Jacob, Joseph's brothers took his coat and dipped it in animal blood. When Jacob saw the coat, he was convinced that Joseph had been killed by a wild animal (37:34–35).*

*Joseph was taken to Egypt, where he was sold to POTIPHAR, an officer of the ruling pharaoh of the nation. His good conduct soon earned him the highest position in the household. Potiphar's wife became infatuated with Joseph and tempted him to commit adultery with her. When he refused, she accused him of the crime and Joseph was sent to prison.*

*While in prison, Joseph's behavior earned him a position of responsibility over the other prisoners. Among the prisoners Joseph met were the pharaoh's baker and his butler. When each of them had a dream, Joseph interpreted their dreams. When the butler left prison, he failed to intercede on Joseph's behalf, and Joseph spent two more years in prison.*

*When the pharaoh had dreams that none of his counselors could interpret, the butler remembered Joseph and mentioned him to the pharaoh. Then Joseph was called to appear before the pharaoh. He interpreted the pharaoh's dreams, predicting seven years of plentiful food, followed by seven years of famine. He also advised the pharaoh to appoint a commissioner to store up supplies during the plentiful years.*

*To Joseph's surprise, the pharaoh appointed him as food commissioner. This was a position of great prestige. Under Joseph's care, many supplies were stored and the land prospered (41:37–57). Joseph was given many comforts, including servants and a wife. He was called Zaphenath-Paneah. When the famine struck, Joseph was second only to the pharaoh in power. People from all surrounding lands came to buy food from him.*

*Many years passed between Joseph's arrival in Egypt as a slave and his rise to power in the nation during the famine. The famine also struck Canaan, and Joseph's brothers eventually came to Egypt to buy grain.*

*When they met Joseph, they did not recognize him. He recognized them, however, and decided to test them to see if they had changed. He accused them of being spies. Then he sold them grain only on the condition that Simeon stay as a hostage until they brought Benjamin, the youngest brother, to Egypt with them.*

*Upon returning to Canaan, the brothers told Jacob of their experiences. He vowed not to send Benjamin to Egypt. But the continuing famine forced him to change his mind. On the next trip Benjamin went with his brothers to Egypt.*

*When they arrived, Joseph treated them royally, weeping openly at the sight of his youngest brother. Simeon was returned to them. After purchasing their grain, they started home. On their way home, however, they were stopped by one of Joseph's*

*servants, who accused them of stealing Joseph's silver cup. The cup was found in Benjamin's bag, where Joseph had placed it.*

*The brothers returned to face Joseph, who declared that Benjamin must stay in Egypt. At this point Judah pleaded with Joseph, saying that it would break their father Jacob's heart if Benjamin failed to return with them. Judah's offer to stay in Benjamin's place is one of the most moving passages in the Old Testament.*

*Joseph was overcome with emotion. He revealed himself to them as their brother, whom they had sold into slavery years earlier. At first Joseph's brothers were afraid that Joseph would take revenge against them, but soon they were convinced that Joseph's forgiveness was genuine.*

*Judah's plea on Benjamin's behalf was evidence of the change that Joseph had hoped to find in his brothers. He sent them back to Canaan with gifts for his father and invited the family to come live in Egypt.*

*The grace of God working in the family of Jacob is evident in the way Joseph dealt with his brothers. Joseph did not want revenge against them. He realized that his personal suffering had preserved the family as an instrument of God's will.*

*Joseph also was aware that his rise to power was for the good of his family, not for his own glory (45:7-8).<sup>18</sup>*

He only had two gifts ***managing households (Administration)*** and ***interpreting dreams (Spiritual)***. Everywhere he went, that was what he used - from getting food to his brothers in the field to managing Potiphar's house, the prison and the economy of Egypt. He also was interpreting dreams in the same places but at different levels.

## **The Dreams:**

### **His Own**

#### ***Genesis 37:5-11***

*5 Now Joseph had a dream, and he told it to his brothers; and they hated him even more.*

*6 So he said to them, "Please hear this dream which I have dreamed:*

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<sup>18</sup>Ronald F. Youngblood, general editor; F.F. Bruce and R.K. Harrison, consulting editors, *Nelson's new illustrated Bible dictionary: An authoritative one-volume reference work on the Bible with full color illustrations [computer file], electronic edition of the revised edition of Nelson's illustrated Bible dictionary, Logos Library System*, (Nashville: Thomas Nelson) 1997, c1995.

7 *“There we were, binding sheaves in the field. Then behold, my sheaf arose and also stood upright; and indeed your sheaves stood all around and bowed down to my sheaf.”*

8 *And his brothers said to him, “Shall you indeed reign over us? Or shall you indeed have dominion over us?” So they hated him even more for his dreams and for his words.*

9 *Then he dreamed still another dream and told it to his brothers, and said, “Look, I have dreamed another dream. And this time, the sun, the moon, and the eleven stars bowed down to me.”*

*So he told it to his father and his brothers; and his father rebuked him and said to him, “What is this dream that you have dreamed? Shall your mother and I and your brothers indeed come to bow down to the earth before you?”*

11 *And his brothers envied him, but his father kept the matter in mind.*

19

## **The Baker and the Butlers**

### **Genesis 40:5-8**

5 *Then the butler and the baker of the king of Egypt, who were confined in the prison, had a dream, both of them, each man’s dream in one night and each man’s dream with its own interpretation.*

6 *And Joseph came in to them in the morning and looked at them, and saw that they were sad.*

7 *So he asked Pharaoh’s officers who were with him in the custody of his lord’s house, saying, “Why do you look so sad today?”*

8 *And they said to him, “We each have had a dream, and there is no interpreter of it.” So Joseph said to them, “Do not interpretations belong to God? Tell them to me, please.”*

20

## **Pharaoh and Egypt’s**

### **Genesis 41:15-32**

15 *And Pharaoh said to Joseph, “I have had a dream, and there is no one who can interpret it. But I have heard it said of you that you can understand a dream, to interpret it.”*

16 *So Joseph answered Pharaoh, saying, “It is not in me; God will give Pharaoh an answer of peace.”*

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19*The Holy Bible, New King James Version, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.*

20*The Holy Bible, New King James Version, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.*

17 Then Pharaoh said to Joseph: “Behold, in my dream I stood on the bank of the river. 18 “Suddenly seven cows came up out of the river, fine looking and fat; and they fed in the meadow.

19 “Then behold, seven other cows came up after them, poor and very ugly and gaunt, such ugliness as I have never seen in all the land of Egypt.

20 “And the gaunt and ugly cows ate up the first seven, the fat cows.

21 “When they had eaten them up, no one would have known that they had eaten them, for they were just as ugly as at the beginning. So I awoke.

22 “Also I saw in my dream, and suddenly seven heads came up on one stalk, full and good.

23 “Then behold, seven heads, withered, thin, and blighted by the east wind, sprang up after them.

24 “And the thin heads devoured the seven good heads. So I told this to the magicians, but there was no one who could explain it to me.”

25 Then Joseph said to Pharaoh, “The dreams of Pharaoh are one; God has shown Pharaoh what He is about to do:

26 “The seven good cows are seven years, and the seven good heads are seven years; the dreams are one.

27 “And the seven thin and ugly cows which came up after them are seven years, and the seven empty heads blighted by the east wind are seven years of famine.

28 “This is the thing which I have spoken to Pharaoh. God has shown Pharaoh what He is about to do.

29 “Indeed seven years of great plenty will come throughout all the land of Egypt;

30 “but after them seven years of famine will arise, and all the plenty will be forgotten in the land of Egypt; and the famine will deplete the land.

31 “So the plenty will not be known in the land because of the famine following, for it will be very severe.

32 “And the dream was repeated to Pharaoh twice because the thing is established by God, and God will shortly bring it to pass.<sup>21</sup>

## **Administration**

### **With His Brothers**

#### **Genesis 45:1-11**

1 Then Joseph could not restrain himself before all those who stood by him, and he cried out, “Make everyone go out from me!” So no one stood with him while Joseph made himself known to his brothers.

2 And he wept aloud, and the Egyptians and the house of Pharaoh heard it.

3 Then Joseph said to his brothers, “I am Joseph; does my father still live?” But his brothers could not answer him, for they were dismayed in his presence.

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<sup>21</sup>The Holy Bible, New King James Version, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

4 *And Joseph said to his brothers, "Please come near to me." So they came near. Then he said: "I am Joseph your brother, whom you sold into Egypt.*

5 *"But now, do not therefore be grieved or angry with yourselves because you sold me here; for God sent me before you to preserve life.*

6 *"For these two years the famine has been in the land, and there are still five years in which there will be neither plowing nor harvesting.*

7 *"And God sent me before you to preserve a posterity for you in the earth, and to save your lives by a great deliverance.*

8 *"So now it was not you who sent me here, but God; and He has made me a father to Pharaoh, and lord of all his house, and a ruler throughout all the land of Egypt.*

9 *"Hurry and go up to my father, and say to him, 'Thus says your son Joseph: "God has made me lord of all Egypt; come down to me, do not tarry.*

10 *"You shall dwell in the land of Goshen, and you shall be near to me, you and your children, your children's children, your flocks and your herds, and all that you have.*

11 *"There I will provide for you, lest you and your household, and all that you have, come to poverty; for there are still five years of famine." <sup>22</sup>*

From the foregoing, we see Joseph skillfully deal with issues with his natural ability as well. We observe as well that his ability did not just start and end with his spiritual gifting. We will explore this further but for now let us look at how well - rounded Joseph's approach was.

The grace of God working in the family of Jacob is evident in the way Joseph dealt with his brothers. Joseph did not want revenge against them. He realized that his personal suffering had preserved the family as an instrument of God's will. He was also aware that his rise to power was for the good of his family, not for his own glory.

How many of us can see the practicality of the sufferings we are going through particularly in the hands of family and close friends?

## **Egypt's Resources**

### ***Genesis 41:32-49***

32 *"And the dream was repeated to Pharaoh twice because the thing is established by God, and God will shortly bring it to pass.*

33 *"Now therefore, let Pharaoh select a discerning and wise man, and set him over the land of Egypt.*

34 ***"Let Pharaoh do this, and let him appoint officers over the land, to collect one-fifth of the produce of the land of Egypt in the seven plentiful years.***

35 *"And let them gather all the food of those good years that are coming, and store up grain under the authority of Pharaoh, and let them keep food in the cities.*

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<sup>22</sup>*The Holy Bible, New King James Version, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.*

36 *“Then that food shall be as a reserve for the land for the seven years of famine which shall be in the land of Egypt, that the land may not perish during the famine.”*

37 *So the advice was good in the eyes of Pharaoh and in the eyes of all his servants.*

38 *And Pharaoh said to his servants, “Can we find such a one as this, a man in whom is the Spirit of God?”*

39 *Then Pharaoh said to Joseph, “Inasmuch as God has shown you all this, there is no one as discerning and wise as you.*

40 *“You shall be over my house, and all my people shall be ruled according to your word; only in regard to the throne will I be greater than you.”*

41 *And Pharaoh said to Joseph, “See, I have set you over all the land of Egypt.”*

42 *Then Pharaoh took his signet ring off his hand and put it on Joseph’s hand; and he clothed him in garments of fine linen and put a gold chain around his neck.*

43 *And he had him ride in the second chariot which he had; and they cried out before him, “Bow the knee!” So he set him over all the land of Egypt.*

44 *Pharaoh also said to Joseph, “I am Pharaoh, and without your consent no man may lift his hand or foot in all the land of Egypt.”*

45 *And Pharaoh called Joseph’s name Zaphnath-Paaneah. And he gave him as a wife Asenath, the daughter of Poti-Pherah priest of On. So Joseph went out over all the land of Egypt.*

46 *Joseph was thirty years old when he stood before Pharaoh king of Egypt. And Joseph went out from the presence of Pharaoh, and went throughout all the land of Egypt.*

47 *Now in the seven plentiful years the ground brought forth abundantly.*

48 *So he gathered up all the food of the seven years which were in the land of Egypt, and laid up the food in the cities; he laid up in every city the food of the fields which surrounded them.*

49 *Joseph gathered very much grain, as the sand of the sea, until he stopped counting, for it was immeasurable.*

23

With the way we see things today, it is very likely we would have set aside special days of fasting and prayer and said to the Lord, “*Thank you for the seven years of plenty and your provision but Lord, regarding the other seven years of famine, thank you for revealing to us the plan of the devil. We hereby reject and bind them in the name of Jesus.*”

In other words, Lord, please remove the seven years of famine if we had interpreted the dream right in the first place! This would have been based on our present paradigm of leaving everything we do to one realm of operation. Yet scripture says “*And the dream was repeated to Pharaoh twice because the thing is established by God, and God will shortly bring it to pass.*”

It is very interesting to see Joseph take off his spiritual hat of interpreting dreams and put on his administrative skills hat and propose to Pharaoh practical steps on how to deal with this revelation from God!

***His ambidextrous calling manifested, in today's terms, a 20% savings and investment plan.***

#### **Chapter 4: Our Ambidextrous Calling, Joseph's Strategy**

The strategy Joseph used in Egypt clearly shows what can happen to a nation when we as Christians put into practice principles of the *Kingdom of God* and bring them to bear on our nation utilizing what God has given us in all three realms. Joseph tells Pharaoh to put aside one fifth of the harvest (which today can be regarded as twenty percent [20%] of the country's revenue) during the seven years of harvest. Simple mathematics tells us that what was saved would be equivalent to about one and a half years of produce.

The savings kept the nation of Egypt going for seven years and fed other nations during the same period, bringing untold revenue into Pharaoh's government under the leadership of Joseph who was simply using his ambidextrous calling, trading with the savings and investing in other areas!

**All Joseph did was simply trade what he had saved during the seven years of plenty. Interestingly, trading is one major activity that is echoed in the bible in many parables of Jesus!**

#### ***Luke 19:11-13***

*11 And as they heard these things, he added and spake a parable, because he was nigh to Jerusalem, and because they thought that the kingdom of God should immediately appear. 12 He said therefore, A certain nobleman went into a far country to receive for himself a kingdom, and to return. 13 And he called his ten servants, and delivered them ten pounds, and said unto them, Occupy till I come.*<sup>24</sup>

#### ***Luke 19:11-13***

*11 Now as they heard these things, He spoke another parable, because He was near Jerusalem and because they thought the kingdom of God would appear immediately. 12 Therefore He said: "A certain nobleman went into a far country to receive for himself a kingdom and to return. 13 "So he called ten of his servants, delivered to them ten minas, and said to them, 'Do business till I come.'<sup>25</sup>*

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<sup>24</sup>The King James Version, (Cambridge: Cambridge) 1769.

<sup>25</sup>The Holy Bible, New King James Version, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

**OCCUPY.** “He called his ten servants, and delivered them ten pounds, and said unto them, Occupy till I come” (Luke 19:13). The Greek verb which is translated “occupy” also means “do business.” Tyndale and the Geneva Bible translated it, “Buy and sell till I come.” But the KJ translators followed Coverdale, the Bishops’ Bible, and the Rheims translation in using the word “occupy.” RSV has “Trade with these till I come.”

Many church leaders fall short of their dreams because they fail to fully appreciate the dual nature of ministry - that is, both spiritual and natural. Many veer toward one of the extremes either being spiritually idealistic or pragmatically technique - driven. Ministry that recognizes both the spiritual and natural dimensions is sort of like the skillfulness that King David and Joseph demonstrated.

## **Money**

### ***Genesis 41:53-57***

*53 Then the seven years of plenty which were in the land of Egypt ended,  
54 and the seven years of famine began to come, as Joseph had said. The famine was in all lands, but in all the land of Egypt there was bread.*

*55 So when all the land of Egypt was famished, the people cried to Pharaoh for bread. Then Pharaoh said to all the Egyptians, “Go to Joseph; whatever he says to you, do.”*

*56 The famine was over all the face of the earth, and Joseph opened all the storehouses and sold to the Egyptians. And the famine became severe in the land of Egypt.*

*57 So all countries came to Joseph in Egypt to buy grain, because the famine was severe in all lands.*

26

Trading can simply be described as using what you have to get what you need. Joseph began by selling the grains he had stored in Egypt and nations came to buy grains because of the severity of the famine. They all brought Money! Today, we go to school and develop ourselves and the skills we acquire are then traded or exchanged for money.

### ***Genesis 47:13-14***

*13 Now there was no bread in all the land; for the famine was very severe, so that the land of Egypt and the land of Canaan languished because of the famine.*

***14 And Joseph gathered up all the money that was found in the land of Egypt and in the land of Canaan, for the grain which they bought; and Joseph brought the money into Pharaoh's house.<sup>27</sup>***

An important thing to note here is that Joseph did not stop at trading for money because like every thing man has made, money will ultimately fail one day. God is the only creator whose creation has stood the test of time - the sun, the moon and the stars. Joseph switches to livestock.

## **Livestock**

### ***Genesis 47:15-17***

*15 So when the **money failed** in the land of Egypt and in the land of Canaan, all the Egyptians came to Joseph and said, "Give us bread, for why should we die in your presence? **For the money has failed.**"*

*16 Then Joseph said, "**Give your livestock, and I will give you bread for your livestock, if the money is gone.**"*

*17 So they brought their livestock to Joseph, and Joseph gave them bread in exchange for the horses, the flocks, the cattle of the herds, and for the donkeys. Thus he fed them with bread in exchange for all their livestock that year.<sup>28</sup>*

In today's terms, what would livestock be, considering that at every point in history, there have always been resources by which the current society defined its wealth – tools or hunting implements in the time of our nomadic ancestors, livestock in the time of our agrarian great-grandparents and oil as well as other energy resources throughout most of this century? Livestock was the industry and the wealth source of that time and it was, quite naturally, the next level of investment that Joseph made, knowing that even when money failed, the reproductive industry would continue to generate income for its investor!

### ***Proverbs 27:23-27***

*Be diligent to know the state of your flocks, And attend to your herds; 24 For riches are not forever, Nor does a crown endure to all generations. 25 When the hay is removed, and the tender grass shows itself, And the herbs of the mountains are gathered in, 26 The lambs will provide your clothing, And the goats the price of a field; 27 You shall have enough goats' milk for your food, For the food of your household, And the nourishment of your maidservants.*

*The "flock" was an important economic factor in the ancient Near East. The animals were eaten (1 Sam. 14:32; cf. Ps. 44:11), shorn for their wool (Gen.*

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<sup>27</sup>*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

<sup>28</sup>*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

31:19), and milked (Deut. 32:14). They were also offered as a sacrifice, as when Abel sacrificed a firstling of his “flock” (Gen. 4:4).

Remember this is from a 20% savings strategy Joseph introduced! My question for us today is when was the last time you went to church and were taught how to make money or create wealth? I believe most Christians would want to give to church but simply do not know how to make the money, neither do they know how to invest it!

Joseph takes it a step further with Land and Servants.

## Land and Servants

### **Genesis 47:18-22**

18 When that year had ended, they came to him the next year and said to him, “We will not hide from my lord that our money is gone; my lord also has our herds of livestock. There is nothing left in the sight of my lord but our bodies and our lands.

19 “Why should we die before your eyes, both we and our land? **Buy us and our land for bread, and we and our land will be servants of Pharaoh; give us seed, that we may live and not die, that the land may not be desolate.**”

20 Then Joseph bought all the land of Egypt for Pharaoh; for every man of the Egyptians sold his field, because the famine was severe upon them. So the land became Pharaoh’s.

21 And as for the people, he moved them into the cities, from one end of the borders of Egypt to the other end. 22 Only the land of the priests he did not buy; for the priests had rations allotted to them by Pharaoh, and they ate their rations which Pharaoh gave them; therefore they did not sell their lands.<sup>29</sup>

This is simply investing in *income - generating real estate* hence the servants required to work the land. Remember that Isaac’s investment was in the land - a physical investment in the land not just an offering to God as a spiritual sacrifice or a spiritual offering but a real physical investment. From the land, he reaped a hundred fold.

### **Genesis 26:12-14**

12 Then Isaac sowed in that land, and reaped in the same year a hundredfold; and the LORD blessed him. 13 The man began to prosper, and continued prospering until he became very prosperous; 14 for he had possessions of flocks and possessions of herds and a great number of servants. So the Philistines envied him.<sup>30</sup>

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<sup>29</sup>The Holy Bible, New King James Version, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

<sup>30</sup>The Holy Bible, New King James Version, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

Joseph still does not stop here. He extends this same principle of 20% savings and investment to all his future investments and creates wealth that has sustained a nation up till today! He buys shares or portions and allows the people to own shares or portions from the land.

## **Share Holding**

### ***Genesis 47:23-26***

*23 Then Joseph said to the people, “Indeed I have bought you and your land this day for Pharaoh. Look, here is seed for you, and you shall sow the land.*

*24 “And it shall come to pass in the harvest that you shall give one-fifth to Pharaoh. Four-fifths shall be your own, as seed for the field and for your food, for those of your households and as food for your little ones.”*

*25 So they said, “You have saved our lives; let us find favor in the sight of my lord, and we will be Pharaoh’s servants.”**26 And Joseph made it a law over the land of Egypt to this day, that Pharaoh should have one-fifth, except for the land of the priests only, which did not become Pharaoh’s.**<sup>31</sup>*

This wealth creating principle of savings and investment cannot be ignored by us any longer. The principle demonstrates a need to look again at what we are teaching God’s people in the area of finance and how these principles still work today.

### ***Deuteronomy 8:18***

*18 “And you shall remember the LORD your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day.”<sup>32</sup>*

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<sup>31</sup>*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

<sup>32</sup>*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

## Chapter 5: What are we doing with what God gave us?

Have we become so heavenly conscious that we have become conversely, no earthly good? Have we become so earthly conscious that we are not heavenly good? What is missing either way? God wants His government over **all** of your life - Thy Kingdom come, Thy will be done on earth as it is in heaven.

### The Poorest People in the World

Generally speaking, the poorest people in the world are black. In America, Australia, Europe and Africa, it is the same. Why? A study recently showed that in addition to other factors, when money comes into the hands of a black person, it is quickly spent. With the Asians, the story is different. The money is turned over 7 times before it is spent! If a black person gets money, it is likely to be spent quickly but with other races the money is more likely to be invested, grown, and increased before it is spent!

How can you tell the difference between a rich man and a poor man? By what he wears, the car he drives the house in which he lives and what he buys! We determine riches by what people spend. Yet when you spend, you do not have. For a lot of people, all their wealth is on their body or in what they drive or where they live. For the truly rich, their wealth cannot be perceived on them, because they don't eat or kill what they hunt. Rather, they roast or process what they have.

### *Proverbs 21:20*

*20 There is desirable treasure, and oil in the dwelling of the wise, But a foolish man squanders it.*

33

We are not considered rich in terms of what we spend. Rather, it is what we keep that determines whether we are poor or rich. It is not the big incomes that make us rich but the small expenses. *No people can be prosperous until they know how to accumulate wealth [Singapore became prosperous after 30 years by making it compulsory for every citizen to save 23% of his income] – Dr Mensah Otabil*

### *Deuteronomy 8:18*

*18 “And you shall remember the LORD your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day.”<sup>34</sup>*

My *Spirit Filled Bible* commentary on this verse says:

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33*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

34*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

*“God gives us power or ability or capacity, whether physical, mental or spiritual. Here Moses informs Israel that its God who gives them the ability to obtain wealth, for material blessings are included in the promises to the patriarch and the descendants. Moses strictly warns Israel in verse 17 not to falsely conclude that this capacity for success is an innate talent, but to humbly acknowledge that it is a god-given ability.”*

The commentary continues with

*“God wants us to have wealth, but money is only a part of wealth. A person can have millions and still be poor: poor in health, poor in peacefulness, and poor in friendships. Wealth is more than money and possessions. We need the wisdom both 1) to receive Gods covenant of prosperity – to receive wealth without its controlling us; and 2) to see its breath and intent for our whole being – that with wealth and health, peace and friends – we serve others. Gods covenanted prosperity is always a means to an end and never an end in itself.”*

The word ‘power’ has always fascinated me. The bible, especially in the English language, has several words translated power, one of which can be closely rendered “ability.”

- 1. the ability to act; the capacity for action or performance, whether physical or moral: potency, as money gives power.*
- 2. Strength, force or energy in action; as the power of steam in moving an engine.*
- 3. Authority; dominion; sway; command, as the power of the government.*

The key to getting the benefit of this scripture is understanding the fundamental principle that God gives to His children, the power or ability to make wealth. It is not necessarily that He puts wealth as we know it in terms of gold and silver in our hands directly. This principle of ‘ability to make wealth’ has been somewhat overlooked in our teachings and we have oftentimes concentrated on praying for money and sometimes wealth and not for the ability to make wealth.

I have come to discover that the greatest hindrance to God’s blessing is our interpretation and application of God’s word to our daily lives and situation. Knowledge is vital to our survival; the knowledge of God’s word as well as common sense. It seems we separate our christian lives from our secular and put them into separate compartments. For instance, there are situations in which we try to use secular principles in church, totally rejecting the relevance of the scriptures to day to day life issues and vice versa.

Another crucial word that needs to be defined is **wealth**.

## **WEALTH**

*Primarily it means “facility”, “to be well”. “plenty, wealth,” occurs in Acts 19:25 “to be well provided for, to prosper,” Acts 11:29.*

The Vine’s Complete Expository Dictionary’s definition of wealth clearly points to the fact that the bible does not necessarily refer to wealth as gold and silver.

**Robert Kiyosaki** in his book **‘Rich Dad Poor Dad’** gives an interesting analysis of wealth.

*“There is an architect named Buckminster Fuller. Some call him a quack; others call him a living genius. Years ago he got all the architects buzzing because he applied for a patent in 1961 for something called geodesic dome.*

*But in the application, Fuller also said something about wealth. It was pretty confusing at first, but after reading it for a while it began to make some sense. Wealth is a person’s ability to survive so many numbers of days forward...or if I stopped working today, how long could I survive?*

*Wealth is the measure of the cash flow from the asset column compared with the expense column.*

*Let’s use an example. Let’s say I have cash flow from my asset column of \$1, 000 a month. And my monthly expense of \$2, 000. What is my wealth?*

*Let’s go back to Buckminster Fuller’ definition. Using this definition, how many days can I survive? And let’s assume a 30-day month. By that definition, I have enough cash flow for half a month.*

*When I have achieved \$2, 000 a month cash flow from my assets, then I will be wealthy.*

*So I am not yet rich, but I am wealthy. I now have income generated from assets each month that fully cover my monthly expenses. If I want to increase my expenses, I first must increase my cash flow from assets to maintain this level of wealth. Take notice that it is at this point that I no longer am dependent on my wages. I have focused on and been successful in building an asset column that has made me financially independent. If I quit my job today, I would be able to cover my monthly expenses with the cash flow from my assets.*

This way of thinking must be adopted by us and must to be taught in the Church today, how else will we be able to leave an inheritance for our children’s children! How else are we going to get the resources we need to preach this gospel the way we ought to without compromise?

In addition the bible is very clear when it distinguishes between wealth and riches and the context in which they are found. *Robert Kiyosaki* continues with his analysis and explains further

*My next goal would be to have the excess cash flow from my assets reinvested into the asset column. The more money that goes into my asset column, the more my asset column grows. The more my assets grow, the more my cash flow grows. And as long as I keep my expenses less than the cash flow from these assets, I will grow richer, with more and more income from sources other than my physical labour.*

*As this reinvestment process continues, I am well on my way to being rich. The actual definition of rich is in the eye of the beholder. You can never be too rich.*

*Just remember this simple observation:*

*The rich buy assets.*

*The poor only have expenses.*

*The middle class buys liabilities they think are assets.*

*So how do I start minding my own business? What is the answer? Listen to the founder of McDonald's.*

This extract becomes more challenging when *Robert Kiyosaki* begins to bring home this truth and how it touches all of us no matter what we do as individuals, professionals and people in every work of life.

*In 1974, Ray Kroc, the founder of McDonald's, was asked to speak to the MBA class at the University of Texas at Austin. A dear friend of mine, Keith Cunningham, was a student in that MBA class. After a powerful and inspiring talk, the class adjourned and the students asked Ray if he would join them at their favourite hangout to have a few beers. Ray graciously accepted.*

*"What business am I in?" Ray asked, once the group had all their beers in hand.*

*"Everyone laughed," said Keith. "Most of the MBA students thought Ray was just fooling around."*

*No one answered, so Ray asked the question again. "What business do you think I'm in?"*

*The students laughed again, and finally one brave soul yelled out, "Ray, who in the world does not know that you're in the hamburger business."*

*Ray chuckled. "That is what I thought you would say." He paused and then quickly said, "Ladies and gentlemen, I'm not in the hamburger business. My business is real estate."*

*Keith said that Ray spent a good amount of time explaining his viewpoint. In their business plan, Ray knew that the primary business focus was to sell hamburger franchises, but what he never lost sight of was the location of each franchise. He knew that the real estate and its location was the most significant factor in the success of each franchise. Basically, the person that bought the franchise was also paying for, buying, the land under the franchise for Ray Kroc's organization.*

*McDonald's today is the largest single owner of real estate in the world, owning even more than the Catholic Church. Today, McDonald's owns some of the most valuable intersections and street corners in America, as well as in other parts of the world.*

*Keith said it was one of the most important lessons in his life. Today, Keith owns car washes, but his business is real estate under those car washes.*

With this in mind, you and I must reevaluate our journey so far and it all begins with your sitting down and deciding what you really want out of life, a job, ministry as well as what you don't want and then taking action to achieve the goal. Especially when we read what *Robert Kiyosaki* says about the secrets of the rich:

*As a young boy, we did not have a McDonald's nearby. Yet my rich dad was responsible for teaching Mike and me the same lesson that Ray Kroc talked about at the University of Texas. It is a secret of the rich.*

*The secret is: "Mind your own business." Financial struggle is often directly the result of people working all their life for someone else. Many people will have nothing at the end of their working days.*

*Our current educational system focuses on preparing today's youth to get good jobs by developing scholastic skills. Their lives will revolve around their wages, or as described earlier, their income column.*

*And after developing scholastic skills, they go on to higher levels of engineers, scientists, cooks, police officers, artistes, writers and so on. These professional skills allow them to enter the workforce and to work for money.*

*There is a big difference between your profession and your business. Often I ask people, "What is your business?" And they will say, "Oh I'm a banker." Then I ask them if they own the bank? And they usually respond. "No, I work there."*

*In that instance, they have confused their profession with their business. Their profession may be a banker, but they still need their own business. Ray Kroc was clear on the difference between his profession and his business. His profession was always the same. He was a salesman. At one time he sold mixers for milkshakes, and soon thereafter he was selling hamburger franchises. But while his profession was selling hamburger franchises, his business was the*

*accumulation of income-producing real estate. To become financially secure, a person needs to mind their own business. Your business revolves around your asset column, as opposed to your income column. The number one rule is to know the difference between an asset and a liability, and to buy assets. The rich focus on their asset columns while everyone else focuses on their income statements.*

I once heard Dr. Myles Munroe say, “You are not wealthy until you are making money while you are asleep”. These definitions and the excerpts clearly show the need for us to rethink our attitude to wealth, to our jobs or employment, and even to ministry, recognizing that the key to financial independence is utilizing the power or ability that God has given us to make and create wealth for many generations.

To do this, we must consider a paradigm shift, our thoughts, attitudes, and the principles by which we operate. An excellent description of what is necessary is clearly found in ***The 7 Habits of Highly Effective People, by Stephen R. Covey*** talking about ***The Power of a Paradigm Shift***:

*“Perhaps the most important insight to be gained from the perception demonstration is in the area of paradigm shifting, what we might call the "Aha!" experience when someone finally "sees" the composite picture in another way. The more bound a person is by the initial perception, the more powerful the "Aha!" experience is. It's as though a light were suddenly turned on inside.*

*The term Paradigm Shift was introduced by Thomas Kuhn in his highly influential landmark book, *The Structure of Scientific Revolutions*. Kuhn shows how almost every significant breakthrough in the field of scientific endeavor is first a break with tradition, with old ways of thinking, with old paradigms.*

*For Ptolemy, the great Egyptian astronomer, the earth was the center of the universe. But Copernicus created a Paradigm Shift, and a great deal of resistance and persecution as well, by placing the sun at the center. Suddenly, everything took on a different interpretation.*

*The Newtonian model of physics was a clockwork paradigm and is still the basis of modern engineering. But it was partial, incomplete. The scientific world was revolutionized by the Einsteinian paradigm, the relativity paradigm, which had much higher predictive and explanatory value.*

*Until the germ theory was developed, a high percentage of women and children died during childbirth, and one could understand why. In military skirmishes, more men were dying from small wounds and diseases than from the major traumas on the front lines. But as soon as the germ theory was developed, a whole new paradigm, a better, improved way of understanding what was happening made dramatic, significant medical improvement possible.*

*The United States today is the fruit of a Paradigm Shift. The traditional concept of government for centuries had been a monarchy, the divine right of kings. Then a different paradigm was developed --government of the people, by the people, and for the people. And a constitutional democracy was born, unleashing tremendous human energy and ingenuity, and creating a standard of living, of freedom and liberty, of influence and hope unequalled in the history of the world.*

*Not all Paradigm Shifts are in positive directions. As we have observed, the shift from the character ethic to the personality ethic has drawn us away from the very roots that nourish true success and happiness. But whether they shift us in positive or negative directions, whether they are instantaneous or developmental, Paradigm Shifts move us from one way of seeing the world to another. And those shifts create powerful change. Our paradigms, correct or incorrect, are the sources of our attitudes and behaviors, and ultimately our relationships with others.*

Stephen R. Covey goes on to describe an experience which I hope, the book you are reading will provoke in us to start to look at scripture from another point of view and bring the fullness of God's word to bear on our lives.

*"I remember a mini-Paradigm Shift I experienced one Sunday morning on a subway in New York. People were sitting quietly -- some reading newspapers, some lost in thought, some resting with their eyes closed. It was a calm, peaceful scene. Then suddenly, a man and his children entered the subway car. The children were so loud and rambunctious that instantly the whole climate changed.*

*The man sat down next to me and closed his eyes, apparently oblivious to the situation. The children were yelling back and forth, throwing things, even grabbing people's papers. It was very disturbing. And yet, the man sitting next to me did nothing. It was difficult not to feel irritated. I could not believe that he could be so insensitive to let his children run wild like that and do nothing about it, taking no responsibility at all. It was easy to see that everyone else on the subway felt irritated, too.*

*So finally, with what I felt was unusual patience and restraint, I turned to him and said, "Sir, your children are really disturbing a lot of people. I wonder if you couldn't control them a little more?" The man lifted his gaze as if to come to a consciousness of the situation for the first time and said softly, "Oh, you're right. I guess I should do something about it. We just came from the hospital where their mother died about an hour ago. I don't know what to think, and I guess they don't know how to handle it either."*

*Can you imagine what I felt at that moment? My paradigm shifted. Suddenly I saw things differently, I felt differently, I behaved differently. My irritation vanished. I didn't have to worry about controlling my attitude or my behavior; my heart was filled with the man's pain. Feelings of sympathy and compassion flowed*

*freely. "Your wife just died? Oh, I'm so sorry. Can you tell me about it? What can I do to help?" Everything changed in an instant.*

*Many people experience a similar fundamental shift in thinking when they face a life-threatening crisis and suddenly see their priorities in a different light, or when they suddenly step into a new role, such as that of husband or wife, parent or grandparent, manager or leader.*

*We could spend weeks, months, even years laboring with the personality ethic trying to change our attitudes and behaviors and not even begin to approach the phenomenon of change that occurs spontaneously when we see things differently.*

*It becomes obvious that if we want to make relatively minor changes in our lives, we can perhaps appropriately focus on our attitudes and behaviors. But if we want to make significant, quantum change, we need to work on our basic paradigms.*

*In the words of Thoreau, "**For every thousand hacking at the leaves of evil, there is one striking at the root.**" We can only achieve quantum improvements in our lives as we quit hacking at the leaves of attitude and behavior and get to work on the root, the paradigms from which our attitudes and behaviors flow."*

## **The Duality of our Seed**

With this 'Paradigm Shift' concept at the back of our minds, let us take a look at a few scriptures and interpret them from a different perspective and we will begin to understand how a lot of scriptures have multi-level applications in the three identified realms.

### **Matthew 4:4**

*4 But He answered and said, "It is written, 'Man shall not live by bread alone, but by every word that proceeds from the mouth of God.'"<sup>35</sup>*

In other words bread is to the physical man exactly what the Word of God is to the spirit of man. So we see a dual application of bread to man. In the same way, we can apply this to other scriptures.

### **2 Corinthians 9:10**

*10 Now may He who supplies seed to the sower, and bread for food, supply and multiply the seed you have sown and increase the fruits of your righteousness.*

### **Isaiah 55:10-11**

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<sup>35</sup>The Holy Bible, New King James Version, (Nashville, Tennessee: Thomas Nelson, Inc.) 198

10 *“For as the rain comes down, and the snow from heaven, And do not return there, But water the earth, And make it bring forth and bud, That it may give seed to the sower And bread to the eater,*

The duality of the seed to us is evident! Seed to the sower and bread for food can be spiritual but it can also be natural seed sown and natural bread for eating. Don't eat all your seed in the natural!

Notice two broad investment categories, **seed to the sower and bread for food**. Notice also the word, multiply! ***Seed for sowing into the kingdom and seeds for preparing your own bread.*** The purpose of money is to bring glory to the house of God because we really do not own the money. The Bible tells us the silver is HIS and so is the gold. Even the cattle on a thousand hills are His. We are just custodians!

Remember *Robert Kiyosaki's* observations on the rich: *“If you want to be rich, you've got to read and understand numbers.”* and also *“The rich acquire assets and the poor and middle class and acquire liabilities. An asset is something that puts money in my pocket. [Feed Me] SEED! A liability is something that takes money out of my pocket. [Eat Me] BREAD!*

Every time money gets into your hand you must remember that some of it is seed for sowing or investing and some of it is bread for eating and spending. This is what we have left out of our teaching. After giving to God and investing spiritually, we must invest in the natural as well

*Grant Jeffery* in his book *Finding Financial Freedom* says:

*“Some Christians believe that we should simply pray with faith and expect the Lord to supply our every financial need, whether or not we have acted as good stewards through following biblical principles, diligent work, planning and investments. However the lord expects each of us to work faithfully and to wisely invest the fruits of our labour”*

## **2 Corinthians 9:6**

*6 But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully.<sup>36</sup>*

*Grant Jeffery* continues:

*“Once we have faithfully and diligently done our part we can then prayerfully and confidently ask the lord to bless our efforts and give us wisdom regarding our investments.”*

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<sup>36</sup>*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

***Psalm 37:25***

*25 I have been young, and now am old; Yet I have not seen the righteous forsaken, Nor his descendants begging bread.*

If the opposite is happening, something is wrong!

## Chapter 6: What and Where are we to Invest?

Dave Ramsey is the author of the book, *Total Money Makeover* and he teaches that there are only three uses of money: **1.FUN 2.INVESTING 3.GIVING**. He says also that money is a medium and we really do not need money but instead we should be more concerned about what money can do for us. Dave Ramsey continues saying:

*You cannot claim success until you do all three! Someone who never has fun with money misses the point. Someone who never invests money will never have any. Someone who never gives is a monkey with his hand in the bottle. To really know what success is we must do some of each.*

*Giving is the most rewarding of all. The most mature part of who you are will meet the kid inside of you as you learn to involve yourself in the last use of money, which is to GIVE it away. GIVING is possibly the most fun you will ever have with money. FUN is good, but you will tire of golf and travel, if you eat enough, lobster starts tasting like soap INVESTING is good, but going around that Monopoly board eventually loses its appeal*

*Every mentally and spiritually healthy person I have ever met has been turned on by giving as long as it did not mean his own lights got cut off. I can promise you from meeting with literally thousands of millionaires that the thing the healthy ones share in common is the love of GIVING.*

Bill Gates & Warren Buffet, the world's richest men, recently made the largest charitable contributions in history and Bill Gates gave up his position as his company head to manage his charities with his wife on a full time basis! **We have had the privilege to know this from scripture!**

John Maxwell also says that success is not a destination thing – it is a daily thing. The only way to achieve real success is to do it one day at a time. It is the same with wealth and riches. It is a factor of what we do everyday.

Dave Ramsey corroborates this saying:

*“The wealthy people that I know who are fulfilled didn't just have a Total Money Makeover. They had a life Makeover. Because personal finance is 80 percent behavior and 20 percent knowledge, you will either make your life over in the process, or you end up miserable.”*

### **Joshua 1:8**

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

Every day you live, you are in the process of becoming. Whether you are becoming better or worse depends on what you give yourself to. We will discover by looking at the lives of successful people that they have habits; things they do everyday that ordinary people do once in a while.

***John 1:1, 14***

*In the beginning was the Word, and the Word was with God, and the Word was God.....14 And the Word became flesh and dwelt among us, and we beheld His glory, the glory as of the only begotten of the Father, full of grace and truth.*

Rick Warren bestselling author of *Purpose Driven Church* says in his book:

*“The most practical and powerful way to get believers headed in the direction of spiritual maturity is to help them establish habits that promote spiritual growth. They are often called spiritual disciplines. We use the term HABITS because its less threatening to new believers. Being a disciple certainly requires discipline and these HABITS are to be enjoyed rather than endured!*

*Dostoyevski once said, “The second half of a man’s life is made up of the HABITS he acquired during the first half” and Pascal said, “The strength man’s virtue is measured by his HABITUAL acts.” Human beings are creatures of HABIT. If we don’t develop good HABITS, we will develop bad ones.*

*What are the core habits that give birth to all the others? Habits that influence our TIME! Habits that influence our MONEY! Habits that influence our RELATIONSHIPS If Christ’s Lordship is recognised over these three areas of life, then He will truly be in control.*

***1 Timothy 4: 7***

*Take time and trouble to keep yourself spiritually fit [Phillip Paraphrase]*

*The path to spiritual fitness, success I life and finances is as practical as the path way to physical fitness. Anyone can become physically fit if he or she will do certain exercises and practice good health habits. Likewise spiritual fitness success [and financial] and even failure is simply a matter of learning certain exercises and being disciplined to do them until the become habits.*

*A century ago, Samuel Smiles made this observation:*

***Sow a thought and you reap an act,  
Sow an act and you reap a habit;  
Sow a habit and you reap a character;  
Sow a character and you reap a destiny.***

Dave Ramsey also says:

*“I see well rounded, mature people who become all God designed them to be when they get their money closets cleaned out. God has a plan for your life, and that plan isn't to harm you; it is a plan for your future to give you hope (Jeremiah, 29; 11).*

*The Total Money Makeover makes you face the man or woman in the mirror. Facing that man or woman makes us face emotional, relational, physical and even spiritual aspects of our lives. Here is a summary of those principles*

**1. *Live on less than you make***

*Simple common sense plan, we are in debt simply because we live on more than we make*

**2. *Get out of debt***

*The bottom line is that it is easy to become wealthy if you don't have any payments. You may get sick of hearing it, but the key to winning any battle is to identify the enemy. The reason I am so passionate about your getting rid of debt is that I have seen how many people make huge strides toward being a millionaire in the short time after which they get rid of the payments.*

**3. *Have written goals i.e. budget***

*A budget is people telling their money where to go instead of wondering where it went. You have to make your money behave, and a written plan is the whip and chair for the money tamer.*

**4. *Save some money***

*It's going to rain. You need a rainy day fund. You need an umbrella. Money magazine say that 78 percent of us will have a major negative event in a given ten year period of time. Sometimes people tell me I should be more positive. Well I am positive it's going to rain, so you need a rainy day fund.*

**5. *Give!***

*Giving is the biggest reward of the entire workout. The most mature part of who you are will meet the kid inside as you learn to involve yourself in the last use of money, which is to GIVE it away.*

**Chapter 7: Where and How do we start?**

**Luke 19:11-13 [Living Bible]**

*Now as they heard these things, He spoke another parable, because He was near Jerusalem and because they thought the kingdom of God would appear immediately.<sup>12</sup> Therefore He said: “A certain nobleman went into a far country to receive for himself a kingdom and to return.<sup>13</sup> “So he called ten of his servants, delivered to them ten minas, and said to them, ‘**Do business till I come.**’]*

God is a Business Man! God demands that we manage His resources properly! Management and Strategy are important. This is Kingdom business and must be treated as such. What then is the greatest resource God has on the earth? **People, for whom He died!** Therefore the greatest resource we can mobilize will be the people God has given to us to care for. Empowering God’s people would have to be a priority with us.

**Luke 19:17**

*“And he said to him, ‘Well done, good servant; because you were faithful in a very little, have authority over ten cities.’*

To pay taxes, Jesus instructed Peter to go fishing and in the mouth of the fish, a coin was found. The principle here is: the money is in the mouth of the fish. [Peter is now a fisher of Men] What’s our assignment with God’s flock?

**Ezekiel 34:10**

*‘Thus says the Lord God: “Behold, I am against the shepherds, and I will require My flock at their hand; I will cause them to cease feeding the sheep, and the shepherds shall feed themselves no more; for I will deliver My flock from their mouths, that they may no longer be food for them.”*

## Chapter 7: The Richest Man in Babylon

To explain this stage of the book I am going to rely on *George Clason's* book: *The Richest Man in Babylon* for most of this chapter. I am one who does not believe in “*reinventing the wheel*” as I am sure you have noticed from the numerous references, which is why I quote the authors directly.

*Clason* begins with:

*“Our prosperity as a nation depends upon the personal financial prosperity of each of us as individuals.’ Proper preparation is the key to our success. Our acts can be no wiser than our thoughts. Our thinking can be no wiser than our understanding.”*

This ties in with John Maxwell’s teaching that *Success is preparation meeting opportunity.*” There is not much you and I can do about opportunity but there is definitely a lot we can do about preparation. These preparations are a reflection of our habits.

Many Christians have ignored this classic book by George Clason simply because the name Babylon connotes a very negative image in the bible yet I was motivated to read this book more when I read this commentary on the book.

*Babylon was once the richest city in the world, known for its lavish houses, palaces, and huge city walls. It created fertile farm land where once there had been desert through the use of irrigation. Babylon became the wealthiest city of the ancient world because its citizens were the richest people of their time.*

*They appreciated the value of money. They practiced sound financial principles in acquiring money, keeping money, and making their money earn more money. They provided for themselves what we all desire ... incomes for the future. Babylon’s success inspired the author, George Clason to write a series of fables that would demonstrate the unchanging principles of finance and wealth building.*

The principles in this book are just as relevant today as when they were first published and have inspired many other books like Robert Kiyosaki’s *Rich Dad Poor Dad*. In this book, two friends – *Bansir*, the chariot builder and *Kobbi*, the musician – reflect on where their working lives have taken them. Though, pleased to have wives and families, they struggle to make ends meet and wonder if there could be another way.

*“Never in all these years did I think like this before. From early dawn until darkness stopped me, I have labored to build the finest chariot any man could make, soft-heartedly hoping some day God would recognize my worthy deeds and bestow upon me great prosperity.*

*This they have never done. At last I realize this will never do. Therefore, my heart is sad. I wish to be a man of means. I wish to own lands and cattle, to have fine robes and coin in my purse. I am willing to work for these things with all the strength in my back, with all the skills in my hands, with all the cunning in my mind, but I wish my labors to be fairly rewarded”.*

These were the words of Bansir to Kobbi, during one of their discussions. Like many of us today in similar situations, things do not come by wishing, and it is interesting that the bible teaches that it is doers that are blessed not wish makers.

The conversation turns to a man they grew up with, now considered to be the richest man in Babylon. His name is Arkad, and they resolve to go and see their old friend and seek his advice.

*“So rich”, Bansir said, “I fear if I should meet him in the darkness of the night, and I should lay my hands on his fat wallet”. “Nonsense”, reproved Kobbi,” a man’s wealth is not in the purse he carries. A fat purse empties quickly if there be no golden stream to refill it. Arkad has an income that constantly keeps his purse full, no matter how liberally he spends”.*

I am also reminded of another mindset we have in church today where we believe the wealth of the wicked is being gathered for the righteous. Numerous prayer meetings for this have been organized yet our God is a just God and does not cheat anyone.

The only way to get wealth as a Christian is to do it in a godly way and when we do not understand the principles of wealth, like a lottery winner, we lose it all as quickly as we amassed it.

### ***Proverbs 23:5 (DRB)***

*Lift not up thy eyes to riches which thou canst not have: because they shall make themselves wings like those of an eagle, and shall fly towards heaven.*

The story continues: *“Thou speak with true inspiration, Kobbi. Thou bringeth to my mind a new understanding. Thou make me to realize the reason why we have never found any measure of wealth. We never sought it. Now, at last, we see a light, bright like that from the rising sun. It biddeth us to learn more that we may prosper more. With anew understanding we shall find honorable ways to accomplish our desires”.*

### ***Proverbs 24:3-4***

*3 Through wisdom a house is built, And by understanding it is established; 4 By knowledge the rooms are filled With all precious and pleasant riches.*

**God Himself uses these as His tools also!**

### **Proverbs 3:19-20**

*19 The Lord by wisdom founded the earth; By understanding He established the heavens; 20 By His knowledge the depths were broken up, And clouds drop down the dew.*

This means our lives, businesses, homes, families, churches and nations are built through or by wisdom, and established through or by understanding and by or through knowledge, its rooms are filled with all precious and pleasant riches. [For greater details please see my first book *RoadMap: Finding the pathway of Wealth and Success*]

Clason writes

*“In old Babylon there once lived a certain very rich man named Arkad. Far and wide he was famed for his great wealth. Also was he famed for his liberality? He was generous in his charities. He was generous with his family. He was liberal in his own expenses. But nevertheless each year his wealth increased more rapidly than he spent it.*

*Well his friends of younger days – Kobbi and Bansir – arrived at his house to seek his advice. They asked him how fate has come to make him rich. He immediately rebukes them for assuming that ‘fate’ has contributed anything to his success. Telling them that they have only remained poor **“because you have either failed to learn the laws that govern the building of wealth, or else you do not observe them”**.*

### **Hosea 4:6**

*6 My people are destroyed for lack of knowledge. Because you have rejected knowledge, I also will reject you from being priest for Me; Because you have forgotten the law of your God, I also will forget your children.*

The storey continues with *Arkad* telling his own side of the story:

*While still a small boy, Arkad had noticed that wealth, if it did not actually create happiness, certainly enhanced the quality of life. It made it possible to furnish a house well, wear good clothing, build temples for God, sail the seas, or eat exotic food from distant lands. He resolved that his lot would not be that of the poor man, but that he would make himself “a guest at the banquet of good things”.*

*“As for time, all men have it in abundance. You each of you, have let slip by sufficient time to have made yourselves wealthy. As for study, did not our wise teacher teach us that learning was of two kinds; the one kind being the things we learned and knew, and the other being the training that taught us how to find out what we did not know”. “Therefore, did I decide to find out how one might*

*accumulate wealth, and when I had found out to make this my task and also do it well?*

## **2 Timothy 2:15**

*15 Study to shew thyself **approved** unto God, a workman that needeth not to be ashamed, rightly dividing the word of truth.*<sup>37</sup>

## **Acts 2:22**

*22 Ye men of Israel, hear these words; Jesus of Nazareth, a man **approved** of God among you by miracles and wonders and signs, which God did by him in the midst of you, as ye yourselves also know:*<sup>38</sup>

Study! That is useful advice we seldom hear preached to individuals in church. At best we are encouraged maybe, just to participate in bible study programs! If we put these two scriptures together, we can deduce that Jesus was a man who studied to show himself approved of God! We can infer from this that not only does God reward those who study His Word, but also that the very act of studying in itself has its rewards!

## **Chapter 8: Why & How?**

I have always believed that asking ‘why’ provides answers to life’s most critical questions. It stands to reason therefore, that it should be the greatest question to ask if one wanted to become rich or wealthy. The answer would provide the required motivation to do so. This explains why in police and criminal investigations, the key to ensuring justice is done is to find the motive for the crime. When we don’t do this and we choose instead, to focus on methodology, people give up or give in!

## **Proverbs 29:18**

*18 Where there is no vision, the people perish: but he that keepeth the law, happy is he.*

## **Proverbs 29:18(WEB)**

*Where there is no revelation, the people cast off restraint; But one who keeps the law is blessed.*

The book “*Richest Man in Babylon*” goes on to describe *Arkad*’s motivation and the steps he took to get the answers and the methodology:

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<sup>37</sup>*The King James Version*, (Cambridge: Cambridge) 1769.

<sup>38</sup>*The King James Version*, (Cambridge: Cambridge) 1769.

*“For it is not wise that we should enjoy while we dwell in the brightness of the sunshine, for sorrows enough shall descend upon us when we depart for the darkness of the world of the spirit?”*

*Yet with no inheritance due to him, he realized that he would have to put effort and study into the way of wealth. He started a job as a scribe, laboring long and hard writing laws and other things on clay tablets.*

*One day, in return for a particularly difficult task on which he had to work through the night, for the client – a money lender, Algamish – if he would teach him some of the secrets of money.*

This is where the rubber meets the road. - the principles! After cutting a deal with Algamish to trade his service for the knowledge he requires to be successful, Arkad waits for this great pearl of wisdom!

*Now, I said tell me what you promised”, said Arkad “You have fulfilled your part of our bargain, my son,” Algamish said kindly, ‘and I am ready to fulfill mine.*

*I will tell you these things you wish to know because I am becoming an old man, and an old tongue loves to wag. And when youth comes to age for advice he receives the wisdom of years. Remember this, the sun that shines today is the sun that shone when your father was born, and will still be shining when your last grandchild shall pass away.*

*The thoughts of youths are bright lights that shine forth like the meteors that oft make brilliant sky, but the wisdom of age is like the fixed stars that shine so unchanged that the sailor may depend on them to steer his course.*

***I found the road to wealth when I decided that a part of all I earned is mine to keep. And so will you.*** Though Arkad felt a little short-changed at this, since he felt that it was obvious. ***“But all I earn is mine to keep, is it not?”*** I demanded *“Far from it”, he replied. ‘Do you not pay the sandal-maker? Do you not pay for the things you eat? Can you live in Babylon without spending?*

***What have you to show for your earnings of the past month? What for the past year? Fool! You pay to everyone else first before yourself. Dullard you labor for others. As well be a slave and then work for what your master gives you to eat and wear.***

This is what makes this book so great. It echoes a biblical truth which is quite obvious if you think about it. God Himself operates on the principle of portions; tithes are a portion (one in ten); the Sabbath is one in seven. And His multiplications are in portions, double portion, thirty fold, sixty fold and a hundred fold.

This is kingdom style! Interestingly though, the world also operates the principle of portions and compound interest! Company Shares, stocks and bonds, even real estate is based on the principle of making money from the portion of land that you own.

It therefore makes sense that we also should deal with our income in portions to God and to ourselves. The book continues as *Algamish* does his best to let *Arkad* see the truth!

*You did keep for yourself one-tenth of what you earn, **how much would you have in ten years?***” My knowledge of numbers did not forsake me, and I responded, *‘As much as I earn in one year’* **“You speak but half the truth,** he said. *‘Every gold piece you save is a slave to work for you. Every copper it earns is its child that also can earn for you.*

*If you would become wealthy, then what you save must earn, and its children must earn, that all may help to give you the abundance you crave’.* **“You think I cheat you for your long nights work,** he continued, *‘but I am paying you a thousand times over if you will grasp the truth I offer you”.*

*“A part of what you earn is yours to keep. It should not be more than a tenth no matter how little you earn. It can be as much more as you can afford. **Pay yourself first. Do not buy from the sandal-maker more than you can pay out of the rest and still have enough for the food and charity and penance to God.***

In exactly the same way we, as Christians, have an identical principle here. We put God first which is absolutely critical and vital. Tithes and offerings have been taught relatively well.

### ***Proverbs 3:9-10***

*9 Honor the LORD with your possessions, And with the firstfruits of all your increase;*

*10 So your barns will be filled with plenty, And your vats will overflow with new wine.*

### ***Malachi 3:8-12***

*8 “Will a man rob God? Yet you have robbed Me! But you say, ‘In what way have we robbed You?’ In tithes and offerings.*

*9 You are cursed with a curse, For you have robbed Me, Even this whole nation.*

*10 Bring all the tithes into the storehouse, That there may be food in My house, And try Me now in this,” Says the LORD of hosts, “If I will not open for you the windows of heaven And pour out for you such blessing That there will not be room enough to receive it.*

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

12 “*And all nations will call you blessed, For you will be a delightful land,*” Says the LORD of hosts.

The question now (one of the issues that prompted the writing of this book) is what to do with what is left after the tithes are paid. The other side of the story is the matter of what to do in the natural to bring the much needed balance. For me, Joseph’s twenty percent [20%] strategy clearly reflects a principle we can apply which is, ***pay yourself first after God!*** In the same way we do not go back to retrieve our tithes after we give it, we must carry the same determination into our personal tithes for savings and investments!

In the book, *Algamish* continues to teach *Arkad* about how this works:

***Wealth, like a tree, grows from a tiny seed. The first copper you save is the seed from which your tree of wealth shall grow. The sooner you plant that seed, the sooner shall the tree grow. And the more faithfully you nourish the water that the tree with consistent savings, the sooner may you bask for contentment beneath its shed***. “*I thought much about what he had said to me, and it seemed reasonable. So I decided that I will try it. I was no shorter of funds than before.*”

When we started to tithe early in our christian walk, we really thought that the ninety percent remaining would not suffice but alas it did and in the same way we will experience the same thing when we start to save and invest at least another ten percent of our income much in the same way *Arkad* discovered this.

There is a popular saying that “*our expenses usually rise up to our income*”. I believe this law works both ways which means then that our expenses will shrink to our budget. It however takes faith and determination.

You and I need to provide the field through which God will bless us. As a young man studying mathematics in school, one of the most basic multiplication concepts that has remained with me is this: any figure, no matter how large, when multiplied by zero will always amount to zero!

### ***Galatians 6:7***

*7 Do not be deceived, God is not mocked; for whatever a man sows, that he will also reap.*<sup>39</sup>

### ***Ephesians 3:20***

*20 Now to Him who is able to do exceedingly abundantly above all that we ask or think, according to the power that works in us,*<sup>40</sup>

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39*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

40*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

These three scriptures clearly show that whatever we reap in life is a factor of what we sow. Conversely, when we do not sow, God has nothing to multiply on our behalf for us. Exceedingly abundantly multiplied by zero amounts to zero! The harvest is a function of the seed. God requires that we give Him seed to multiply.

The book *The Richest Man in Babylon* continues with a follow up twelve months later in *Algamish* and *Arkad*'s relationship and introduces us to principles on handling the money we have set aside as seed.

*After twelve months that the money lender, Algamish was has gone, he returned one day and asked Arkad, 'Son have you paid to yourself not less than one tenth of all you have earned for the past year?' "I answered proudly and said, "Yes" "That is good, he beaming upon me, 'and what have you done with it?' "I have given it to Azmur, the brick maker, who told me he was traveling over the far seas in Tyre he would buy for the rare jewels of the Phoenicians. When he returns we shall sell this at high prices and share he dividends".*

*"Every fool must learn, 'He growled, 'but why trust the knowledge of the brick maker about the jewels? Would you go to the bread maker and inquire about the stars? No, by my tunic, you would go to the astrologer, if you had the power to think. Your savings are gone youth; you have jerked your wealth tree up by the roots. But plant another, try again. And next time if you would have advice about jewels, go to the jewel merchant. If you will know the truth about sheep, go to the herdsman.*

*Advice is one thing that is freely given away, but watch that you take only what is worth having. He who takes advice about his savings from one, who is inexperienced in such matters, shall pay with his savings for proving the falsity of their opinions".*

*As he said, the Phoenicians are scoundrels and they sold to Azmur, the brick layer, worthless bits of glass that looked like gems. But as Agamish advised he began saving each tenth copper. "For I now have formed the habit and it was no longer difficult".*

#### ***Proverbs 11:14***

*14 Where there is no counsel, the people fall; But in the multitude of counselors there is safety. <sup>41</sup>*

#### ***Proverbs 15:22***

*22 Without counsel, plans go awry, But in the multitude of counselors they are established. <sup>42</sup>*

#### ***Proverbs 24:6***

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<sup>41</sup>*The Holy Bible, New King James Version, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.*

*6 For by wise counsel you will wage your own war, And in a multitude of counselors there is safety.*<sup>43</sup>

Scripture clearly supports this piece of advice from *Algamish* in the book. For you and me to use the funds we are accumulating, we must find good counsel and not invest in things other people are investing in or get involved with projects we have no passion or interest in.

Another twelve months later the story continues;

*Again after twelve months, Algamish came to the rooms of the scribes and questioned me, "What progress have you made since last I saw you?" "I have paid myself faithfully," I replied, "And my savings I have entrusted to Aggar the shield maker, to buy bronze, and each fourth month he does pay me the rental" "That is good. And what do you do with the rental?" "I do have a great feast with honey and fine wine and spiced cake. Also I have bought me a scarlet tunic. And some day I shall buy me a young ass upon which to ride"*

*Algamish laughed. "You do not eat the children of your savings. Then how do you expect them to work for you? And how can they have children that will also work for you? First, get yourself an army of golden slaves and then many rich banquet will you enjoy without regret". "Neither did I see Algamish for two years, when he once more returned his face was full of deep lines and his eyes drooped, for he was becoming a old man.*

*And he said to me, 'Arkad hast thou yet achieved the wealth thou dreamed of?' "I answered not yet all I desire, but some I have earns more, and its earnings earn more "And do you still take the advice of the brick maker? "Well, brick makers also have good advice, I said" "Arkad, he continued, '**You have learned your lessons well**'.*

### **Genesis 8:22**

*22 "While the earth remains, Seedtime and harvest, Cold and heat, Winter and summer, And day and night Shall not cease."*<sup>44</sup>

For as long as the earth remains, and can I say, for as long as you remain on earth, seedtime and harvest continues. These are principles that we must teach our children. It is the only way to leave an inheritance for our families.

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42*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

43*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

44*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

***Proverbs 13:22***

*22 A good man leaves an inheritance to his children's children, But the wealth of the sinner is stored up for the righteous.* <sup>45</sup>

I know some people reading this might want to ask: “*From my meager income, how could I possibly ever accumulate enough to make me wealthy and leave an inheritance for my family?*” I would like to say that this is where the **God factor** comes in. He is able to use whatever you have to give you whatever you need.

In summary, the book the “Richest Man in Babylon” teaches the following: ***Pay your self first [after God]. First, you learned to live upon less than you could earn. Next you learned to seek advice from those who are competent based on their own experiences to give it. And lastly, you have learned to make gold work for you.***

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<sup>45</sup>*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

## Chapter 9. Multiple Streams of Income

Bishop Tudor Bismarck of Zimbabwe said that when the bible declares that the heavens opened over Jesus at His baptism, it clearly showed that *new dimensions* of God and the power of Heaven opened to him and His ministry.

### *Matthew 3:13-17*

*13 Then Jesus came from Galilee to John at the Jordan to be baptized by him.  
14 And John tried to prevent Him, saying, "I need to be baptized by You, and are You coming to me?"  
15 But Jesus answered and said to him, "Permit it to be so now, for thus it is fitting for us to fulfill all righteousness." Then he allowed Him.  
16 When He had been baptized, Jesus came up immediately from the water; **and behold, the heavens were opened to Him**, and He saw the Spirit of God descending like a dove and alighting upon Him.  
17 And suddenly a voice came from heaven, saying, "This is My beloved Son, in whom I am well pleased."*

<sup>46</sup>

**Notice the heavens were opened to Him.** Just because the heavens are open it does not mean they are open to everyone. It is significant to notice that up till that time He had not performed a miracle, yet He pleased God. How do we, today, decide a man who pleases God? By his ability to perform miracles, signs and wonders! Remember that in the gospels, Jesus himself said: "In my father's house, there are many mansions (*or should I say there are many dimensions*). I go to prepare other dimensions for you."

### *John 14:1-3*

*"Let not your heart be troubled; you believe in God, believe also in Me.  
2 "In My Father's house are many mansions; if it were not so, I would have told you. I go to prepare a place for you.  
3 "And if I go and prepare a place for you, I will come again and receive you to Myself; that where I am, there you may be also."<sup>47</sup>*

**MANSIONS** — the translation of a Greek word in John 14:2 that means "rooms." Jesus did not describe HEAVEN as a neighborhood of beautiful country estates, where each person will have his own mansion. He promised many individual rooms, or dwelling-places, within the one house. In heaven the believer will experience the intimacy of dwelling with the Father and all other believers "under one roof."<sup>48</sup>

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<sup>46</sup>*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

<sup>47</sup>*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

<sup>48</sup>Ronald F. Youngblood, general editor; F.F. Bruce and R.K. Harrison, consulting editors, *Nelson's new illustrated Bible dictionary: An authoritative one-volume reference*

**MANSIONS** (3438), primarily “a staying abiding, denotes an “abode” (Eng., “manor,” “manse,” etc.), translated “mansions” in John 14:2; “abode” in v. 23. There is nothing in the word to indicate separate compartments in heaven; neither does it suggest temporary resting places on the road.<sup>49</sup>

There are many rooms in one house, many dimensions in God’s house. We need to find our place or the dimensions God has prepared for us to occupy. Jesus is the door. When you get in through the door, locate your room or the other dimensions in your life and ministry.

Another thought that quite buttresses this notion of different levels with God comes from the deliverance and salvation of the nation of Israel from Egypt.

It seems like God prospered them in 4 ways:

1. Through Pharaoh; wages and things collected as payment.
2. Through Supernatural provision in the wilderness, manna etc.
3. Through the works of their hands after the manna ceased.
4. Through their enemies conquering lands etc which they did not build.

In the same way we also experience various levels of God’s provision for us. However, only very few have experienced it all. For example:

1. Many of us are still surviving on the blessings we had as unbelievers and what we had achieved in the land of pharaoh.
2. Others have entered into the wilderness where we are living supernaturally but it is from hand to mouth and we just have enough to meet our daily needs.
3. For some we have begun to enjoy the blessing of working with the blessing of God upon the works of our hands.
4. Very few though, have entered into the realm of being blessed by our enemies - what the bible calls the wealth of the wicked coming into the hands of the righteous.

In one of my private study sessions recently, I was listening to a set of tapes by Bishop T. D. Jakes titled “10 commandments of working in a hostile environment.” The Bishop briefly took a digression in theme of the series to share a thought about “new streams” from the book of Genesis.

### **Genesis 2:8-15**

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*work on the Bible with full color illustrations [computer file], electronic edition of the revised edition of Nelson’s illustrated Bible dictionary, Logos Library System, (Nashville: Thomas Nelson) 1997, c1995.*

*49W.E. Vine, Merrill F. Unger and William White, Vine’s complete expository dictionary of Old and New Testament words [computer file], electronic ed., Logos Library System, (Nashville: Thomas Nelson) 1997, c1996.*

*8 The Lord God planted a garden eastward in Eden, and there He put the man whom He had formed.*

*9 And out of the ground the Lord God made every tree grow that is pleasant to the sight and good for food. The tree of life was also in the midst of the garden, and the tree of the knowledge of good and evil.*

*10 Now a river went out of Eden to water the garden, and from there it parted and became four riverheads.*

*11 The name of the first is Pishon; it is the one which skirts the whole land of Havilah, where there is gold.*

*12 And the gold of that land is good. Bdellium and the onyx stone are there.*

*13 The name of the second river is Gihon; it is the one which goes around the whole land of Cush.*

*14 The name of the third river is Hiddekel; it is the one which goes toward the east of Assyria. The fourth river is the Euphrates.*

*15 Then the Lord God took the man and put him in the garden of Eden to tend and keep it.<sup>50</sup>*

He said there were four rivers or streams flowing into the paradise called the Garden of Eden and then went on to make the statement that for our lives to become the paradise God wants it to be we must have at least 4 streams or sources flowing into our lives particularly in the area of finances where our income from a job would be one stream or river! This struck a home run with me since at that, time I had begun to believe we were entering into a season of harvest with breakthrough opportunities and prosperity like we had not seen or experienced as God's people. Unusual opportunities and situations would be available to us in this season to prosper and establish our lives, families, ministries and churches.

We needed to first of all, put ourselves in a position to plan, prepare and recognize these opportunities in order to take full advantage of them because after this season would come another season without these opportunities and those who were wise in this season would rest and even prosper more in the coming season regardless of the conditions. These new streams in our lives, finances, and ministry would include not only the development of new ways and methods but also the discovery of new ways of doing old things and new ways of solving problems and overcoming challenges. It would also include investment opportunities and avenues to own and earn "portions" in businesses plus multi-dimensional approaches to ministry and divinely ordained relationships to fulfill God's desire for us.

### **An analysis of the 4 Streams**

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<sup>50</sup>*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

A friend\* *Pastor Matel Okoh* of *RCCG, Jesus House*, New Jersey, in America once gave an analysis of what these four streams of income could be in our lives today. It makes for interesting reading and application. It is time we broke the bible down into practical steps we can apply in our lives on a daily basis.

*For you to have wealth in this world there are 4 rivers that must be the source of your income. For you to have abundant life, these four rivers must always flow into your life.*

*The first river is called Pison.*

*It is the river that flows round the land. The land of Havaliah has gold. Gold signifies wealth. For you to enjoy wealth in life there must be something that brings in a lot of money into your life. That is where witty inventions come in. here and now God can give you an idea. Christians are generally lazy people, even as human beings.*

*We don't want to think, nobody wants to think, but when you find out that something makes you to think, it is expanding your capacity to think. If you want to develop muscles, you go to the gym to carry weights. As you work out, it gives you pain and stress. But its the pains it gives you that is developing you.*

*When you are thinking, it uses your brain and intellect, it expands your capacity to think well, that is what we call" a weighty idea," that is the Pison River, that will lead you to the place you have gold.*

*The second river is called the Gihon:*

*The Gihon River spreads through the land. It talks about investment. And you should start investing now. Don't just sit down and say your salary is okay. Let me tell you about the principle of investments. During the time of abundance in Egypt, the bible says that Joseph spoke to Pharaoh and said save 20%. As you are today, out of your salary make sure you can save 20% every month. Invest it into shares. There are a lot of shares that are good in this country. Buy shares. Deny yourself. Put yourself under a condition where you are buying the future in your present circumstance. Don't sell your future.*

*The third river is called Hiddekel:*

*Hiddekel is a river that represents where your job comes in. you have a job, that's your salary. An income stream*

*The fourth one is river Euphrates:*

*The river Euphrates represents the favour that God will use people to bless you. Has anybody ever thought about this, that you will stand up and say, God moved somebody to be a blessing today.*

*Think about that and expand your horizon. So that you have four rivers, and that is what scripture speaks about in the Psalms.*

***Psalm 1:1-3***

*1 Blessed is the man Who walks not in the counsel of the ungodly, Nor stands in the path of sinners, Nor sits in the seat of the scornful;  
2 But his delight is in the law of the LORD, And in His law he meditates day and night.  
3 He shall be like a tree Planted by the rivers of water, That brings forth its fruit in its season, Whose leaf also shall not wither; And whatever he does shall prosper.*<sup>51</sup>

**Why are unbelievers not attracted to the church?**

Do you know that God never asked the unbeliever to go to church? He asked us to go the unbeliever? Unbelievers are not excited about our lives and are not attracted to church as many have become mechanical and predictable. Basically, we have not earned their respect.

***1 Thessalonians 4:9-12***

*9 But concerning brotherly love you have no need that I should write to you, for you yourselves are taught by God to love one another;  
10 and indeed you do so toward all the brethren who are in all Macedonia. But we urge you, brethren, that you increase more and more;  
11 that you also aspire to lead a quiet life, to mind your own business, and to work with your own hands, as we commanded you,  
12 that you may walk properly toward those who are outside, and that you may lack nothing.*

<sup>52</sup>

The New Century Version presents it this way:

***1 Thessalonians 4:9-12***

*9 We do not need to write you about having love for your Christian family, because God has already taught you to love each other.  
10 And truly you do love the Christians in all of Macedonia. Brothers and sisters, now we encourage you to love them even more.  
11 Do all you can to live a peaceful life. Take care of your own business, and do your own work as we have already told you.*

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<sup>51</sup>*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

<sup>52</sup>*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

*12 If you do, then people who are not believers will respect you, and you will not have to depend on others for what you need.  
(NCV)<sup>53</sup>*

In the story of the Good Samaritan, it took being successful financially for the Samaritan to have been able to do the good he did. What he paid was an ordinary pay for a day's labour. He was therefore not a labourer. He had the resources to do good. Jesus says go and do likewise!

### **Luke 10:25-37**

*25 And behold, a certain lawyer stood up and tested Him, saying, "Teacher, what shall I do to inherit eternal life?"*

*26 He said to him, "What is written in the law? What is your reading of it?"*

*27 So he answered and said, "You shall love the LORD your God with all your heart, with all your soul, with all your strength, and with all your mind," and 'your neighbor as yourself.' "*

*28 And He said to him, "You have answered rightly; do this and you will live."*

*29 But he, wanting to justify himself, said to Jesus, "And who is my neighbor?"*

*30 Then Jesus answered and said: "A certain man went down from Jerusalem to Jericho, and fell among thieves, who stripped him of his clothing, wounded him, and departed, leaving him half dead.*

*31 "Now by chance a certain priest came down that road. And when he saw him, he passed by on the other side.*

*32 "Likewise a Levite, when he arrived at the place, came and looked, and passed by on the other side.*

*33 "But a certain Samaritan, as he journeyed, came where he was. And when he saw him, he had compassion.*

*34 "So he went to him and bandaged his wounds, pouring on oil and wine; and he set him on his own animal, brought him to an inn, and took care of him.*

*35 "On the next day, when he departed, he took out two denarii, gave them to the innkeeper, and said to him, 'Take care of him; and whatever more you spend, when I come again, I will repay you.'*

*36 "So which of these three do you think was neighbor to him who fell among the thieves?"*

*37 And he said, "He who showed mercy on him." Then Jesus said to him, "Go and do likewise."<sup>54</sup>*

### **Job vs. Portion**

<sup>53</sup>*The New Century Version*, (Dallas, Texas: Word Publishing) 1987, 1988, 1991.

<sup>54</sup>*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

I have come to realize you cannot become rich working for a salary and the best example of this is Jacob who, after 14 years of wages, was only able to boast of two wives, two concubines and eleven children living in a rented apartment.

I am not playing down the importance of a job, as a matter of fact I explain from scripture especially to unemployed people the importance of work as opposed to looking for a job! Scripture teaches the following:

### **2 Thessalonians 3:10**

*10 For even when we were with you, we commanded you this: If anyone will not work, neither shall he eat.*<sup>55</sup>

Notice it's the person who does not work that should not eat not the person who has no job! The purpose of a job is work. Too many people spend there their looking for jobs rather that work using that as an excuse for not working and standing on Gods word for provision.

Many times those who have obeyed this simple injunction have actually found jobs with many of the companies they have offered their services to for work. The emphasis in this chapter of the book is to see how Jacob made the transition from a job to owning portions.

### **Genesis 29:15-30**

*15 Then Laban said to Jacob, "Because you are my relative, should you therefore serve me for nothing? Tell me, what should your wages be?"*

*16 Now Laban had two daughters: the name of the elder was Leah, and the name of the younger was Rachel.*

*17 Leah's eyes were delicate, but Rachel was beautiful of form and appearance.*

*18 Now Jacob loved Rachel; so he said, "I will serve you seven years for Rachel your younger daughter."*

*19 And Laban said, "It is better that I give her to you than that I should give her to another man. Stay with me."*

*20 So Jacob served seven years for Rachel, and they seemed only a few days to him because of the love he had for her.*

*21 Then Jacob said to Laban, "Give me my wife, for my days are fulfilled, that I may go in to her."*

*22 And Laban gathered together all the men of the place and made a feast.*

*23 Now it came to pass in the evening, that he took Leah his daughter and brought her to Jacob; and he went in to her.*

*24 And Laban gave his maid Zilpah to his daughter Leah as a maid.*

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<sup>55</sup>The Holy Bible, New King James Version, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

25 *So it came to pass in the morning, that behold, it was Leah. And he said to Laban, "What is this you have done to me? Was it not for Rachel that I served you? Why then have you deceived me?"*

26 *And Laban said, "It must not be done so in our country, to give the younger before the firstborn.*

27 *"Fulfill her week, and we will give you this one also for the service which you will serve with me still another seven years."*

28 *Then Jacob did so and fulfilled her week. So he gave him his daughter Rachel as wife also.*

29 *And Laban gave his maid Bilhah to his daughter Rachel as a maid.*

30 *Then Jacob also went in to Rachel, and he also loved Rachel more than Leah. And he served with Laban still another seven years.*

56

Jacob comes to terms with his situation much like we find in some examples from *Robert Kiyosaki* and *George Clason*. He goes to God to receive a strategy for creating wealth for him and his family.

### **Genesis 30:25-43**

25 *And it came to pass, when Rachel had borne Joseph, that Jacob said to Laban, "Send me away, that I may go to my own place and to my country.*

26 *"Give me my wives and my children for whom I have served you, and let me go; for you know my service which I have done for you."*

27 *And Laban said to him, "Please stay, if I have found favor in your eyes, for I have learned by experience that the LORD has blessed me for your sake."*

28 *Then he said, "Name me your wages, and I will give it."*

29 *So Jacob said to him, "You know how I have served you and how your livestock has been with me.*

30 *"For what you had before I came was little, and it has increased to a great amount; the LORD has blessed you since my coming. And now, when shall I also provide for my own house?"*

31 *So he said, "What shall I give you?" And Jacob said, "You shall not give me anything. If you will do this thing for me, I will again feed and keep your flocks:*

32 *"Let me pass through all your flock today, removing from there all the speckled and spotted sheep, and all the brown ones among the lambs, and the spotted and speckled among the goats; and these shall be my wages.*

33 *"So my righteousness will answer for me in time to come, when the subject of my wages comes before you: every one that is not speckled and spotted among the goats, and brown among the lambs, will be considered stolen, if it is with me."*

34 *And Laban said, "Oh, that it were according to your word!"*

35 So he removed that day the male goats that were speckled and spotted, all the female goats that were speckled and spotted, every one that had some white in it, and all the brown ones among the lambs, and gave them into the hand of his sons.

36 Then he put three days' journey between himself and Jacob, and Jacob fed the rest of Laban's flocks.

37 Now Jacob took for himself rods of green poplar and of the almond and chestnut trees, peeled white strips in them, and exposed the white which was in the rods.

38 And the rods which he had peeled, he set before the flocks in the gutters, in the watering troughs where the flocks came to drink, so that they should conceive when they came to drink.

39 So the flocks conceived before the rods, and the flocks brought forth streaked, speckled, and spotted.

40 Then Jacob separated the lambs, and made the flocks face toward the streaked and all the brown in the flock of Laban; but he put his own flocks by themselves and did not put them with Laban's flock.

41 And it came to pass, whenever the stronger livestock conceived, that Jacob placed the rods before the eyes of the livestock in the gutters, that they might conceive among the rods.

42 But when the flocks were feeble, he did not put them in; so the feebler were Laban's and the stronger Jacob's.

43 **Thus the man became exceedingly prosperous, and had large flocks, female and male servants, and camels and donkeys.**

This is the first time the word wealth is going to be used in association with Jacob. In other words the strategy of earning portions brings him to this place. Real wealth starts when we do not have to work in the same way for money.

### **Genesis 31:1-21**

**Now Jacob heard the words of Laban's sons, saying, "Jacob has taken away all that was our father's, and from what was our father's he has acquired all this wealth."**

2 And Jacob saw the countenance of Laban, and indeed it was not favorable toward him as before.

3 Then the LORD said to Jacob, "Return to the land of your fathers and to your family, and I will be with you."

4 So Jacob sent and called Rachel and Leah to the field, to his flock,

5 and said to them, "I see your father's countenance, that it is not favorable toward me as before; but the God of my father has been with me.

6 "And you know that with all my might I have served your father.

7 **"Yet your father has deceived me and changed my wages ten times, but God did not allow him to hurt me.**

8 "If he said thus: 'The speckled shall be your wages,' then all the flocks bore speckled. And if he said thus: 'The streaked shall be your wages,' then all the flocks bore streaked.

9 "So God has taken away the livestock of your father and given them to me.

10 *“And it happened, at the time when the flocks conceived, that I lifted my eyes and saw in a dream, and behold, the rams which leaped upon the flocks were streaked, speckled, and gray-spotted.*

11 *“Then the Angel of God spoke to me in a dream, saying, ‘Jacob.’ And I said, ‘Here I am.’*

12 *“And He said, ‘Lift your eyes now and see, all the rams which leap on the flocks are streaked, speckled, and gray-spotted; for I have seen all that Laban is doing to you.*

13 *‘I am the God of Bethel, where you anointed the pillar and where you made a vow to Me. Now arise, get out of this land, and return to the land of your family.’*

14 *Then Rachel and Leah answered and said to him, “Is there still any portion or inheritance for us in our father’s house?*

15 *“Are we not considered strangers by him? For he has sold us, and also completely consumed our money.*

16 *“For all these riches which God has taken from our father are really ours and our children’s; now then, whatever God has said to you, do it.”*

17 *Then Jacob rose and set his sons and his wives on camels.*

18 *And he carried away all his livestock and all his possessions which he had gained, his acquired livestock which he had gained in Padan Aram, to go to his father Isaac in the land of Canaan.*

19 *Now Laban had gone to shear his sheep, and Rachel had stolen the household idols that were her father’s.*

20 *And Jacob stole away, unknown to Laban the Syrian, in that he did not tell him that he intended to flee.*

21 *So he fled with all that he had. He arose and crossed the river, and headed toward the mountains of Gilead.*

### **Genesis 31:22-42**

22 *And Laban was told on the third day that Jacob had fled.*

23 *Then he took his brethren with him and pursued him for seven days’ journey, and he overtook him in the mountains of Gilead.*

24 *But God had come to Laban the Syrian in a dream by night, and said to him, “Be careful that you speak to Jacob neither good nor bad.”*

25 *So Laban overtook Jacob. Now Jacob had pitched his tent in the mountains, and Laban with his brethren pitched in the mountains of Gilead.*

26 *And Laban said to Jacob: “What have you done, that you have stolen away unknown to me, and carried away my daughters like captives taken with the sword?*

27 *“Why did you flee away secretly, and steal away from me, and not tell me; for I might have sent you away with joy and songs, with timbrel and harp?*

28 *“And you did not allow me to kiss my sons and my daughters. Now you have done foolishly in so doing.*

29 *“It is in my power to do you harm, but the God of your father spoke to me last night, saying, ‘Be careful that you speak to Jacob neither good nor bad.’*

30 *“And now you have surely gone because you greatly long for your father’s house, but why did you steal my gods?”*

31 *Then Jacob answered and said to Laban, “Because I was afraid, for I said, ‘Perhaps you would take your daughters from me by force.’*

32 *“With whomever you find your gods, do not let him live. In the presence of our brethren, identify what I have of yours and take it with you.” For Jacob did not know that Rachel had stolen them.*

33 *And Laban went into Jacob’s tent, into Leah’s tent, and into the two maids’ tents, but he did not find them. Then he went out of Leah’s tent and entered Rachel’s tent.*

34 *Now Rachel had taken the household idols, put them in the camel’s saddle, and sat on them. And Laban searched all about the tent but did not find them.*

35 *And she said to her father, “Let it not displease my lord that I cannot rise before you, for the manner of women is with me.” And he searched but did not find the household idols.*

36 *Then Jacob was angry and rebuked Laban, and Jacob answered and said to Laban: “What is my trespass? What is my sin, that you have so hotly pursued me?”*

37 *“Although you have searched all my things, what part of your household things have you found? Set it here before my brethren and your brethren, that they may judge between us both!*

38 ***“These twenty years I have been with you; your ewes and your female goats have not miscarried their young, and I have not eaten the rams of your flock.***

39 ***“That which was torn by beasts I did not bring to you; I bore the loss of it. You required it from my hand, whether stolen by day or stolen by night.***

40 ***“There I was! In the day the drought consumed me, and the frost by night, and my sleep departed from my eyes.***

41 ***“Thus I have been in your house twenty years; I served you fourteen years for your two daughters, and six years for your flock, and you have changed my wages ten times.***

42 ***“Unless the God of my father, the God of Abraham and the Fear of Isaac, had been with me, surely now you would have sent me away empty-handed. God has seen my affliction and the labor of my hands, and rebuked you last night.”***

Like we said earlier in the book, God Himself operates with the principle of portions Himself. Company shares, stocks and bonds as well as real estate are all based on the principle of making money from the portion you own.

*An observation: it appears that certain investments seem to be more blessed by God than others. Investments in things connected to the earth such as real estate, gold and silver, oil and minerals are steadier than others that are man made like shares, stocks and bonds and cash.*

**What does the bible say about the multiplicity of income streams even in the area of giving**

***Ecclesiastes 11:1-6***

*1 Cast your bread upon the waters, For you will find it after many days.  
2 Give a serving to seven, and also to eight,  
For you do not know what evil will be on the earth.  
3 If the clouds are full of rain, They empty themselves upon the earth;  
And if a tree falls to the south or the north,  
In the place where the tree falls, there it shall lie.  
4 He who observes the wind will not sow, And he who regards the clouds will not reap.  
5 As you do not know what is the way of the wind,  
Or how the bones grow in the womb of her who is with child,  
So you do not know the works of God who makes everything.  
6 In the morning sow your seed, And in the evening do not withhold your hand;  
For you do not know which will prosper, Either this or that,  
Or whether both alike will be good.*

***Ecclesiastes 11:1-6***

*1 Give generously, for your gifts will return to you later. 2 Divide your gifts among many, for you do not know what risks might lie ahead.  
3 When the clouds are heavy, the rains come down.  
When a tree falls, whether south or north, there it lies.  
4 If you wait for perfect conditions, you will never get anything done.  
5 God's ways are as hard to discern as the pathways of the wind, and as mysterious as a tiny baby being formed in a mother's womb.  
6 Be sure to stay busy and plant a variety of crops, for you never know which will grow—perhaps they all will.<sup>57</sup>*

**Ecclesiastes 11:1-6**

**1** Invest what you have,  
because after a while you will get a return.  
**2** Invest what you have in several different businesses,  
because you don't know what disasters might happen.  
**3** If clouds are full of rain,  
they will shower on the earth.  
A tree can fall to the north or south,  
but it will stay where it falls.  
**4** Those who wait for perfect weather  
will never plant seeds;  
those who look at every cloud  
will never harvest crops.

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<sup>57</sup>*Holy Bible, New Living Translation*, (Wheaton, IL: Tyndale House Publishers, Inc.) 1996.

5 You don't know where the wind will blow,  
and you don't know how a baby grows inside the mother.  
In the same way, you don't know what God is doing,  
or how he created everything.

6 Plant early in the morning,  
and work until evening,  
because you don't know if this or that will succeed.  
They might both do well.

(NCV)<sup>58</sup>

### ***Ecclesiastes 11:1-6***

*1 Invest what you have, because after a while you will get a return.*

*2 Invest what you have in several different businesses,  
because you don't know what disasters might happen.*

*3 If clouds are full of rain, they will shower on the earth.*

*A tree can fall to the north or south, but it will stay where it falls.*

*4 Those who wait for perfect weather will never plant seeds;  
those who look at every cloud will never harvest crops.*

*5 You don't know where the wind will blow,  
and you don't know how a baby grows inside the mother.*

*In the same way, you don't know what God is doing,*

*or how he created everything. 6 Plant early in the morning,  
and work until evening, because you don't know if this or that will succeed.*

*They might both do well.*

### ***2 Corinthians 9:10-15***

***10 Now may He who supplies seed to the sower, and bread for food, supply and multiply the seed you have sown and increase the fruits of your righteousness,***

***11 while you are enriched in everything for all liberality, which causes thanksgiving through us to God.***

***12 For the administration of this service not only supplies the needs of the saints, but also is abounding through many thanksgivings to God,***

***13 while, through the proof of this ministry, they glorify God for the obedience of your confession to the gospel of Christ, and for your liberal sharing with them and all men,***

***14 and by their prayer for you, who long for you because of the exceeding grace of God in you.***

***15 Thanks be to God for His indescribable gift!***

59

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58The New Century Version, (Dallas, Texas: Word Publishing) 1987, 1988, 1991.

59The Holy Bible, New King James Version, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

### **Isaiah 55:10-11**

10 “For as the rain comes down, and the snow from heaven,  
And do not return there, But water the earth,  
And make it bring forth and bud,  
That it may give **seed to the sower** And **bread to the eater**,  
11 So shall My word be that goes forth from My mouth;  
It shall not return to Me void, But it shall accomplish what I please,  
And it shall prosper in the thing for which I sent it.

60

The purpose of money is to bring glory to the house of God. We really do not own the money since the silver and the gold are His even the cattle on a thousand hills are His. We are just custodians!

The bottom line is that in every category he wants us to have multiple investment streams in the Kingdom and in the world system.

### **Chapter 10: A Different Perspective**

At a time when the pressure and thinking around me was that to succeed and acquire wealth we had to go to developed nations and tap into their resources, I stumbled upon a man called *Paul Zane Pilzer* through his PowerTalk Multimedia CD and his book *God Wants You to be Rich*.

It help reshaped my mind especially in the area of economics and it gave me a paradigm shift in my pint of view. *Professor Pilzer* writes:

*In our time, the science of economics has been hindered by the same sort of tunnel vision. Today the very definition of economics – “the study of how people choose to employ scarce resources” – precludes economists from discovering an accurate theory of economics and hinders economic success.*

*Most economist have agreed to one basic premise – a society’s wealth is determined by its supply of physical resources (land, oil, gas, minerals and forth). Underlying this premise has been another, even more basic (In fact, so basic that it is rarely mentioned) – the world contains a limited amount of this physical resources.*

*The incorrect supposition that we live in a world of scarce resources has done more than preclude most individuals from achieving economic success. Over the centuries, this zero-sum-game view of the world has been responsible for the wars, revolutions, political strategies, and human sufferings of unfashionable proportions.*

*Yet, both as a writer and a teacher, I had failed. Unlimited Wealth was highly praised by those who are already successful or who were on their way to success. But it was largely ignored by those who could benefit from it the most. I felt like a clergyman preaching to the choir. The people who really needed to hear my sermon were not attending my church. **Unlimited wealth failed to directly confront a theological belief that prevents most people from understanding, and thus achieving, unlimited wealth.***

This is what I hope this book has been able to address the theological belief that has limited us from getting all that God has and wants for us. I have found that you can only get from God what you believe and know He has provided for you.

*Today, this mistaken view of the world continue to take its toll on most Jews, Christians, and Moslems who collectively make up more than 75 percent of the worlds population. The erroneous economic belief in scarcity leads directly to the mistaken theological belief that God does not want us to be rich. After all, in the world of scarce physical resources, a person could achieve personal wealth only by taking wealth from another – something that a truly benevolent, loving God would never allow.*

*Throughout history, Gods teaching have often been distorted, as people were taught the mistake belief hat there is something wrong with being economically rich. For example Jesus states three times in the New Testament:*

***Mathew 19:24(King James Version)***

*It is easier for a camel to go through the eye of the needle, than for a rich man to enter into the kingdom of God.*

*These words, incorrectly taken out of the context in which they were said, have been used for two millennia to criticize the accumulation of economic wealth. However, Jesus did not mean that there was something wrong with being rich. Jesus said these words to explain what God expects of an individual to gain admission to heaven – and the special, even higher, obligation to help others that God expects to have achieved economic success.*

Landa Cope continues in her website [www. OTTemplate.org](http://www.OTTemplate.org) and shows how economics and economic principles are included in Gods redemption plan for us in the church today as well. These revelations were responsible for the uniqueness of Israel as a Nation.

***Deuteronomy 15:4***

***“However, there should be no poor among you, for in the land the Lord your God is giving you to possess as your inheritance, he will richly bless you.”***

***Matthew 20:1***

***“For the kingdom of heaven is like a landowner who went out early in the morning to hire men to work in his vineyard.”***

*“Money is the root of all evil!” “Filthy lucre!” Common enough ideas in the mind of many Christians today. “If you love God you will despise material gain” is a prevalent undercurrent in Christianity. “If I truly love God, I will probably be poor” is, perhaps, not taught but it is surely thought. The split thinking that creates a false divide between the spiritual and material is perhaps as glaringly obvious in this domain as any other.*

*God’s promises to Israel as they left slavery in Egypt were not isolated to blessings of an unseen nature. He promised He would bless them in every area of life including their crops, livestock and business. He encouraged saving in that if they would obey His teachings, they would not have poverty in their land. God fulfilled His promise. In little more than 300 years Israel moved from having abject poverty in the wilderness to being one of the wealthiest nations in its day.*

These principles still work today explains *Landa Cope* and she believes that they can still make a difference today except for where we have failed to apply these principles in our presentation of the gospel particularly in Africa where it seems the impact has not been felt the way it should have

*For most of the first two millennia of church growth economic change and development followed the spread of the Gospel. In Norway one early evangelist worked his way from one desperately poor village to another. As he planted churches he also taught Biblical business practices and helped new converts on the road to financial footing by starting businesses. Not only were souls won in Scandinavia and the rest of western Europe, but the Gospel fed economic revolution.*

*Moses taught that Israel was to have no poor and the early church began to deal with poverty in its earliest agendas. Moses taught that work was part of our service to God, and Paul reaffirmed this in the New Testament by teaching that believers who did not work did not eat.<sup>1</sup>*

*This is a far cry from the fruit the Gospel has produced over the last two centuries. Africa probably provides us with our most stark reality.*

*In his book, "Hope For Africa and What The Christian Can Do", Dr. George Kinoti, a university professor in Kenya, lays out the following crucial observations: One out of every three Africans does not get enough to eat. By 1987 55-60% of rural Africans were living below the poverty line and the rate of impoverishment is accelerating. Two-thirds of the poorest 40 nations in the world are African, as are eight of the poorest ten nations.*

*"Experts tell us that Christianity is growing faster in Africa than on any other continent. At the same time, the people are rapidly becoming poorer and the moral and social fabric of society are disintegrating fast. Christianity is clearly not making a significant difference to African nations."*<sup>2</sup>

*It is not uncommon today to find believers who think of money more in terms of the magic they think it will produce than in terms of Biblical principles. "If I give ten dollars, I will get one hundred dollars back!" "God will drop provision from the sky." "I am believing for a miracle in my finances."*

*Please! Understand me here. I am not against tithing. I believe God can and does perform miracles, and I believe God honors and blesses the generous heart. However, this thinking, when separated from Scripture's overarching principles of finance, is not "Biblical" thinking; it is mysticism and something closer to magic.*

*Paul Zane Pilzer in his book continues to challenge our mistaken theological belief and does an interesting analysis of some of the scripture that Landa Cope makes some reference to in her write up on these things from her [www.OTTemplate.org](http://www.OTTemplate.org) website.*

### ***Matthew 20:1-16***

*1 "For the kingdom of heaven is like a landowner who went out early in the morning to hire laborers for his vineyard.*

*2 "Now when he had agreed with the laborers for a denarius a day, he sent them into his vineyard.*

*3 "And he went out about the third hour and saw others standing idle in the marketplace,*

*4 "and said to them, 'You also go into the vineyard, and whatever is right I will give you.' So they went.*

*5 "Again he went out about the sixth and the ninth hour, and did likewise.*

*6 "And about the eleventh hour he went out and found others standing idle, and said to them, 'Why have you been standing here idle all day?'*

*7 "They said to him, 'Because no one hired us.' He said to them, 'You also go into the vineyard, and whatever is right you will receive.'*

*8 "So when evening had come, the owner of the vineyard said to his steward, 'Call the laborers and give them their wages, beginning with the last to the first.'*

9 *“And when those came who were hired about the eleventh hour, they each received a denarius.*

10 *“But when the first came, they supposed that they would receive more; and they likewise received each a denarius.*

11 *“And when they had received it, they complained against the landowner,*

12 *“saying, ‘These last men have worked only one hour, and you made them equal to us who have borne the burden and the heat of the day.’*

13 *“But he answered one of them and said, ‘Friend, I am doing you no wrong. Did you not agree with me for a denarius?’*

14 *‘Take what is yours and go your way. I wish to give to this last man the same as to you.*

15 *‘Is it not lawful for me to do what I wish with my own things? Or is your eye evil because I am good?’*

16 *“So the last will be first, and the first last. For many are called, but few chosen.”*<sup>61</sup>

In these verses of scripture *Paul Zane Pilzer* presents a contemporary picture and arguments for us to consider in his analysis of how the land owner dealt with the laborers. These thoughts have far reaching implications for us today and can radically make a significant difference in our way of life and impact on our immediate community. He explains by saying:

*Interestingly, the very next chapter in the New Testament explains the obligation of the unemployed, or ‘not yet rich’, to take the first step toward taking care of themselves. A householder approaches several idle laborers and inquires, “Why stand ye here all the day idle?” The laborers explain “Because no man has hired us.” The householder then explains that if they would go into the fields on their own and “whatsoever is right”, and then they, too, will receive their just rewards. The formerly unemployed workers are then handsomely rewarded for taking the initiative and starting to work on their own.*

Professor *Pilzer* shows here how initiative is rewarded by God, and as a matter of fact those who showed initiative in these circumstances received a greater reward in terms of income for the time they worked. It is a biblical principle we have somehow neglected to teach because many times we interpret these scriptures with religious undertones thereby missing out on the full benefits contained therein. He concludes by saying:

*God wants us to show compassion and understanding toward the unemployed or the poor not because they are poor, but because poor people, with help from those who are already successful, can become rich. And when the poor become rich, all will benefit because in our modern economy new employment is the first sign of economic growth. Most of the unemployment we are experiencing today is the result of new technology – a machine replaces a worker, or better methodology enables one person to perform a job that used to require two.*

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<sup>61</sup>*The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

*Landa Cope's analysis of scripture presents another way to look at scripture when it comes to helping the poor and fighting poverty which would broaden our point of view today its essence is captured by the micro credit scheme pioneered by Mohammed Yunus and Grameen-Bank. Whose incredible commitment to fighting poverty is commendable and worthy of emulation.*

*It would seem from the broad look at finances in the Pentateuch, the first five books of the Bible, that loaning was essential to enabling people to get out of their poverty. The lending focus was on crisis and small business loans. The purpose of these loans was to get people out of need and able to provide for themselves. The goal was economic enablement.*

*For generations Jews have continued to practice many of these principles. The result being that no matter where you go in the world, no matter how poor the country, if Jews are there, they are making money. That does not mean that there are never poor Jews or that all Jews are wealthy, but they get established quickly and can provide for themselves.*

*Having an understanding of the purpose of lending, one Jewish family migrates and gets established. They will send for the next family and loan them money to get started. That money is either repaid or is then loaned for the next family to come and get established.*

*Lending, as Moses taught it, was about helping people get on their feet financially and become a productive part of the community. Lending was a part of community responsibility first. It was secondly a way of making money.*

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## **No Poor Among You**

God's ultimate plan was to eliminate poverty among the people. Is that still our plan in church today or we are just happy to collect tithes and offerings from the people without caring about how they make it and how they can become wealthy and provide for their families.

I love what Landa Cope says about poverty and how important it is for us to understand God's original plan and desire for his people especially as it relates to the issue of poverty and financial blessing. She brings a much needed balance to this subject!

***Deuteronomy 15:4-5***

*4 However, there should be no poor among you, for in the land the LORD your God is giving you to possess as your inheritance, he will richly bless you,  
5 if only you fully obey the LORD your God and are careful to follow all these commands I am giving you today.*

*Verse four lays out a second principle we can glean from this passage. **Israel was to have a national commitment to the elimination of poverty.** Financial blessing came with financial responsibility within the nation. No teachings in Scripture give a limit to personal or national wealth. There is teaching that wealth should not be your life obsession, that you should not put your trust in wealth, that wealth can draw your heart away from equally important things if you are not careful.*

*However, Scripture also applauds financial initiative and the role of wealth in the blessing of the community. The Bible emphasizes that the economic system of the community is to be one that is constantly addressing the elimination of poverty. For anyone to be poor and destitute in Israel was a shame to the whole community*

## Chapter 11: A Final Note

I believe if you have picked up this book and have read this far, you must have a desire in your heart for a better life and a hope or a better world for us all. I would like to end here with another extract from Paul Zane Pilzer's book which captures my hope for today!

*At the start of each semester at New York University, I ask the class why they are taking my course. A few bold students readily admit that they are there to learn how to become rich. I then pose the following question to the class.*

*“Do any of you have a younger brother or sister who has dated someone that you knew would break their heart?” I ask rhetorically. “You call them over and say, ‘Sis, he’s bad news – and of course your sister immediately ends the relationship and thanks you for sharing your wisdom”.*

*My students laugh as I explain how we are often powerless to teach others even what we have learned through painful personal experience. Often the only way to truly learn something is to experience it for your self. In light of this, the best we can do is let our younger sibling know that we will always be there for them and will always love them unconditionally, no matter what choice they make.*

*Unfortunately, I explain to my students, despite the experiences that I and their other business mentors have had in their business world, there is often little that we can really teach them – true learning often requires first hand experience. But the more you can empathize with other peoples past experiences, the faster and less painfully you will be able to learn new things for yourself.*

This is where we are as Pastors and leaders even as individuals people to know and teach people to understand human nature and at the end of the day that's why this book is trying to expose us to the mindset and experiences of other people who have been where a lot of us want to go.

*No world religion expounds and religious person today would accept the notion that a true and just God created a world where one persons gain must be another person's loss.*

*It is in this light that we begin our quest for economic success – a quest consistent with our belief that God, our father, did not put us on earth to profit at the expense of one another. Implicit within this belief is our understanding that, like a loving father, God would not simply hand over to us, his children, everything that*

*we desired. Rather, he would give us the tools that we require to succeed, and allow us to discover for ourselves how to use them.*

*Albert Einstein said that God does not play dice with the universe. Although God may not reveal it during our individual lifetimes, he has a master plan for each of us and for our society. And in order for each of us to achieve financial success, he requires that we become active participants in his plan.*

Scripture makes this very clear in **Proverbs 25:2** *It is the glory of God to conceal a matter, But the glory of kings is to search out a matter.*<sup>62</sup> Somehow I think we have missed out on the joy of discovery that God has put in our hands which should give us pleasure, *Paul Zane Pilzer* continues:

*This may be illustrated by the humorous story of a modern day Joseph – a very pious individual seeking to become rich. For nearly fifty years, Joseph was one of God’s best servants. He kept the Sabbath. He was devoted to his family. He gave part of his meager weekly allowance salary to charity. And every week, on Sabbath, he turned toward God and asked whether this was the week when it was his turn to win lottery. Now, at age fifty-six, facing seemingly insurmountable financial problems, Joseph began to question his years of unwavering faith.*

*“God”, he exclaimed one day during his Sabbath prayers, “unless I get a sign by tomorrow morning telling me exactly what you want me to do this week to finally win the lottery, we’re through. No more Sabbath, no more devotion to my family, to charity”. That night, an exasperated God appeared to Joseph in his dreams “Joseph”, God said, **“Give me a chance - buy a ticket!”***

*God may not want us to actually buy a lottery ticket. After all, unlike the economic world we live in, the lottery really is a zero sum game. However, Joseph’s story does correctly illustrate what God expects from each of us to achieve financial success. He expects us to take the first step – to buy a ticket. And, in our economic world – the world God promised to Abraham in the covenant, a world in which the quantity of our own wealth is directly proportional to the number of people with whom we share the rewards of our increased specialization – the particular ticket maybe different for each of us.*

*This is our quest – to discover, as individuals, which ticket God wants us to purchase in order to become rich and take better care of the people we love.*

I hope and pray that I have been able to awaken that sleeping giant in all of us so that we would step out and buy that ticket! We need to do our assignment here on earth in order to establish God’s covenant with us.

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<sup>62</sup>*The Holy Bible, New King James Version, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.*

The best way to conclude this book is found in *The 7 Habits of Highly Effective People*, by Stephen R. Covey, reminding us of our duty here on earth:

*Our ultimate end is to leave a legacy! In its most basic sense, a legacy is something handed down from one generation to the next, such as a sum of money or a piece of property. But a legacy is not restricted to money. It also includes traits, habits, talents, and attitudes that are social, physical, mental, spiritual, and emotional. In essence, everything you are and possess today, whether good or bad, is your legacy. This is what you will pass down to those who come after you.*

*A good legacy should:*

- a. Be based on Godly principles.*
- b. Produce lasting results.*
- c. Be applicable to everyone.*
- d. Work in all six areas of life*
  - 1. Financial & career.*
  - 2. Family & home.*
  - 3. Spiritual & ethical*
  - 4. Social & cultural.*
  - 5. Physical & health.*
  - 6. Mental & educational.*

*Everyone leaves a legacy, whether it is intentional or not. Those who are more intentional about it usually leave behind a better legacy behind.*

What legacy are you planning to leave behind?

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## PROFILE

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