



# STAND UP FOR JESUS



1. Stand up, stand up for Jesus  
Redeemer of the land  
He's Lord of all creation  
Victorious He stands  
Let us all represent Him  
And be His hands and feet  
Let us fulfill our calling  
As farmers on His land
2. Stand up, stand up for Jesus  
All peoples of the land  
Let's live and farm for Jesus  
To glorify His Name  
Let's conquer all the evil  
And bring His Name great fame  
Let us fulfill our calling  
As farmers on His land
3. Stand up, stand up for Jesus  
It's time to make our stand:  
To live and farm for Jesus  
'cross Africa our land  
let's do work of high standard  
Rejoicing in God's way  
Let us fulfill our calling  
As farmers on His land



Pray this song for all the farmers in Africa!

Sing this song on the melody of the traditional Hallelujah song:  
Stand up, stand up for Jesus.

## Financial Freedom

Stewards to the King: Book 1

### *40 Day Prayer Focus on Agriculture 1 September – 10 October 2016*

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## My Prayer for You

Lord, I ask that by Your Holy Spirit, You will grant each person who picks up this Prayer Focus the discipline to pray for the rural and agricultural community. I ask You to use the following quotations on prayer to motivate and inspire Your children. Let them sincerely embrace the privilege of prayer.

***The greatest thing anyone can do for God or man is pray.*** S.D. Gordon

***He who kneels the most, stands the best.*** D.L. Moody

***Prayer is where the action is.*** John Wesley

***The enemy rejoices when Christians spend more time discussing prayer than practising prayer.*** Unknown

***Don't pray when you feel like it. Have an appointment with the Lord and keep it. A man is powerful on his knees.*** Corrie Ten Boom

***Satan trembles when he sees the weakest Christian on his knees.*** William Cowper

***I would rather teach one man to pray than ten men to preach.*** Charles Spurgeon

***The man who mobilizes the Christian church to pray will make the greatest contribution to world evangelisation in history.*** Andrew Murray

***There is no other activity in life so important as that of prayer. Every other activity depends upon prayer for its best efficiency.*** M.E. Andross

***We must begin to believe that God, in the mystery of prayer, has entrusted us with a force that can move the Heavenly world, and can bring its power down to earth.*** Andrew Murray

***I have so much to do that I shall spend the first three hours in prayer.*** Martin Luther

## 10 October – Barefoot Day

Every year on the 10<sup>th</sup> of October, AMOS celebrates **Barefoot Day**. God often commands His prophets to do something unusual in order to bring His message home to people loudly and clearly. (For example: Jeremiah 13:1-14; 16:1-4; 27:1-2; Hosea 3).

**The purpose of Barefoot Day is to keep reminding you that we live and farm on holy land, God's land, in God's presence.** God's presence in the burning bush sanctified the ground on which Moses was standing. That was why he had to take off his shoes (Exodus 3). Afterwards, Christ came to earth and was called Emmanuel which means *God is with us*. He reconciled earth with God and sanctified it by His sacrifice and His presence (Colossians 1:19-20). He is with us every day until the end of the world (Matthew 28:20). **Daily we are living and farming on holy land in God's presence.** Being aware of that all day is life-changing. With my soft, sensitive bare feet I tread carefully and think about every step I take. I cannot hurry through the day without thinking about what I am doing. The same applies to my life in God's presence. It helps me to avoid sin (thorns and sharp stones) and is comforting and encouraging. He is here with me to carry me, to help me and to protect me (Cf. Joshua 1:9; 2 Chronicles 16:9 and Matthew 28:20).

**Barefoot Day is also a special opportunity to testify.** Wherever you go people will ask you why you are barefoot. This provides you with an opportunity to testify using the above verses. **Barefoot Day** is thus an opportunity to encourage people and to point out that they are always in God's presence everywhere and not only in the church.

Let us begin a movement. Let us farm barefoot every year on  
**10 October!**



## Introduction

### Do you have other answers to these questions?

Money and possessions – we really must think about these things. You needn't be an expert to realise there is a lot wrong with the world's economy. I believe the answers to the following questions will motivate you to resolutely work through this 40-Day Prayer Focus. God must change our thinking about money and possessions. If not, nothing will change. The world's way of thinking and doing does not lead to financial freedom.

**First Question:** Have the world's biggest three economic structures, namely socialism, communism and capitalism, succeeded in **narrowing the gap between rich and poor** thereby decreasing the **potential for conflict**? Have they succeeded in alleviating poverty and allowing everyone to experience God's goodness? **NO!**

According to [www.theguardian.com](http://www.theguardian.com) the gap between the rich and the poor is increasing daily. In January 2016 a mere 62 people owned 50% of the world's wealth. The following statistics show how rapidly this number declined over the past years:

2010 =	388 people owned 50% of the wealth of the world;
2011 =	177 people owned 50% of the wealth of the world;
2012 =	159 people owned 50% of the wealth of the world;
2013 =	92 people owned 50% of the wealth of the world;
2014 =	80 people owned 50% of the wealth of the world;
2015 =	62 people owned 50% of the wealth of the world.

**Second Question:** Is putting all your **hope and trust in money and possessions** a good idea? **NO!**

The world's largest economy, namely that of America, is **terminally ill!** On 29 April 2016 America's total debt (state and private) was 19.1 trillion dollars (= \$19 100 000 000 000). [To give you an idea of how much that is: A billion seconds is 31.7 years. A trillion seconds is 31 700 years! If America were to start paying \$20 a second, it would take them 31 700 years to pay off their debt. That would be only if the amount stayed the same and was interest free – which it isn't.] America's total debt is already 106% of America's GDP for the 12 months prior to April 2016. [*The Gross Domestic Product is the monetary value of all the finished goods and services produced within a country's borders in a specific time period, normally one year.*] To see how this debt is growing, take a look at the *U.S. National Debt Clock* (*real*

*time*) on the internet. This is certainly not a sign of financial freedom. This is financial slavery.

Woe to anyone foolish enough to put their trust in the American dollar or any other unit of currency.

**Third Question:** Are electronic banking services and bank cards an effective way of putting a stop to corruption and theft and keeping your money safe? **NO!**

Money is not the problem. The problem is in the hearts of people. The answer does not lie in a new economic structure but lies in the hearts of people. Clever people create systems. However, other clever people undermine these systems and use them for their own benefit. Fraud entailing bank cards amounts to millions daily. Our money is even stolen from the banks! Oops, there goes financial freedom!!

The need for "*new people*" is thus far greater than the need for a new monetary system.

**Fourth Question:** Can money buy or guarantee happiness? Certainly **NOT!**

Money cannot satisfy your need for recognition, love, security and acceptance. Money cannot guarantee a rich and full life (Luke 12:15). In fact, there are more things that money *cannot* do than it can. The satisfaction gained from money is usually short-lived. A rich man was jailed for fraud. When a journalist asked him why he had done it he said, **For just a little more!** His riches did not provide him with financial freedom. He was caught up in financial slavery!

Television, newspapers and the internet are full of stories of millionaires and billionaires who commit suicide. We read about top business people, popular actors, sport heroes and thousands of other very rich people who are addicted to drugs, unhappily married and searching for the meaning of life in all the wrong places.



**Fifth Question:** Does the church say enough about money? **NO!**

When the church speaks about money it usually speaks about tithes and thanks offerings. But that is not all God wants to talk to us about in His Word. In his book, *Daring to live on the edge*, Loren Cunningham says there are 3225 references to financial issues in the Bible (page 52). These references cover a broad financial spectrum and communicate God's timeless economic principles. Those who believe and apply these principles will avoid a great deal of pain and suffering. But the church is usually silent about God's economic principles.

Many churches and congregations use and misuse certain texts to proclaim a one-sided truth. Some proclaim a ***theology of prosperity*** and others a ***theology of poverty***.

Some churches proclaim that God prefers the poor to the rich. They say God sides with the poor. They believe God's children should own as little as possible to gain His favour. Those who *work for the Lord* should battle to survive. Everything missionaries own should be old and run down. Those who serve the Lord should be satisfied with just enough food and a few pieces of old, second-hand clothes. This will demonstrate their dedication to God. People become proud of their poverty. Some texts in the Bible are used and abused to proclaim poverty as being the *only* Biblical truth. But this theology has destructive consequences. It plunges individuals, families, nations and countries into poverty and misery. People become lazy and never experience God's goodness and Fatherly care.

On the other hand, I have heard of pastors who demand up to \$5 000 US up front to preach. The Gospel is twisted and misused to get hold of the money and property of the poor - like the Pharisees did in **Luke 20:47**. I have heard of poor people who borrow money to contribute to wealthy churches because the rich spiritual leader (spiritual seducer and manipulator!) assures them that the Word says the more they sow, the more He will give them in return. They are led to believe that they will escape poverty by giving half of all they own to the church. People are hoodwinked into believing that wealth and prosperity prove that they are the King's children. They are told that God showers all who truly trust in Him with earthly wealth. Certain texts in the Bible are used and abused to proclaim the theology of prosperity as the

only Biblical truth. This theology has destructive consequences for people who believe it is the only truth.

Africa was entangled in a theology of poverty for a very long time. These days it is being replaced by the theology of prosperity. However, Africa will only gain economic freedom when the church in Africa proclaims the **whole truth about money and possessions**.

Whether you are rich or poor – hear the Word of the Lord! It is meant for you! Let God change you by changing your thoughts. He does so by His Word and His Spirit.

Financial freedom is within reach! Follow the path to financial freedom with me.



## PART 1

### In your pocket or in your heart?

To be financially free you need to put money in its place. Money is too important when it is on the throne in your heart instead of being in your pocket. It is playing too big a part in your life and you are expecting far too much from it. You are abusing money to try to make it do what it can't and is not supposed to do. The abuse of money leads to slavery and not to freedom.

#### Mind Shift:

~~Financial freedom depends on how much money and possessions I have.~~

✓ Financial freedom depends on the position I grant money and possessions in my life.

### Day 1 My Prayer

**Prayer:** *LORD, grant me the fulfilment of my calling, intimacy with You and financial freedom.*

It is always difficult for me to share something personal, especially as I am aware that I am still on my journey of faith. This is a journey of which only the Lord knows the end. However, I believe that I should share these first steps with you so that you can join me on my journey to financial freedom.

I wrote the above prayer down in my quiet time journal more than ten years ago. I just had to! It was a cry from my heart. **I wanted nothing more and nothing less.** I have never stopped praying this prayer. As time went by my understanding of my calling and task in life became clearer. Little by little I found greater financial freedom. I learned that intimacy with God is the key to the fulfilment of my calling and financial freedom. There is no sense in striving for **financial freedom** without focussing on spiritual **intimacy** and the **fulfilment of my calling.** I discovered that these three issues cannot be separated.

Financial freedom is **not** having a lot of money and possessions that enable you to enjoy life and go into the future without worry. That would limit financial freedom to the rich. **Financial freedom is a process** of liberation; a process of change and renewal; a series of **mind shifts.** Allow God to change and transform your thoughts so that you will stop thinking about money and possessions the way the world does (Romans 12:1-2). To gain financial freedom, God must change and **reposition** your head (thoughts), heart (will and emotions) and your hands (deeds). He must put them in a different position! Ask Him to do so: *LORD, grant me the fulfilment of my calling, intimacy with You and financial freedom.*

Asking for financial freedom is admitting that you are trapped. Admit that you are driven and ensnared by money and possessions. Admit that they are too important to you. Accept that liberation is often painful. We need to be cut loose from our reliance on money and possessions, even if we don't feel like it. It is worth it. It is wonderful to experience more and more financial freedom every day. Join me on my journey. Pray this prayer with me:

*LORD, grant me the fulfilment of my calling, intimacy with You and financial freedom. I am desperate! Change and renew my thoughts and bring them in line with the timeless truths of Your Word. Please answer my prayer because of what Christ did for me.*

**Prayer:**

† *Africa: Egypt.*

† *Africa: The integrity and skill of governments (Psalm 78:72).*



## Day 2

### Be certain of uncertainty

**Read:** 1 Timothy 6:17, and Proverbs 23:5 and 27:24

The spirit of Mammon has the ability to seduce us into putting our trust in money and possessions; to believe they provide the ultimate security. Take a good look at what is going on around you and you will realise that God's word is true: **All you can be sure of is that wealth is uncertain** (1 Timothy 6:17, Proverbs 23:5 and 27:24).

The Word and the Spirit of the Lord must convince us that we do not need **lots** of money and possessions to have financial freedom. In Philippians 4 Paul testifies that, because Christ gives him the strength, he is able to be happy and content in times of plenty and in times of need (Philippians 4:10-13). His life is not controlled by having too little or too much. They do not determine his frame of mind. That is financial freedom! Christ is the source of his strength and his joy in every circumstance. He is satisfied whether he has too much or too little. Nothing can rob him of his peace and contentment. The world does not know this peace. The world is never satisfied. People lose their peace when they suffer material loss.

The source of financial freedom is not a lot of money. Like Paul, you can be financially free even when you are broke. Without tough times you will never learn to be financially free. Tough times are the painful part of the path to financial freedom.

God is the Source of financial freedom. Intimacy with God is the key. He must change our way of thinking about money and possessions (Romans 12:2). Financial freedom is impossible if we keep thinking and reasoning the way the world does.

If you base your financial freedom and security on money, you are abusing it. Money is not supposed to provide you with freedom and security. Using God's gifts contrary to His will never leads to fulfilment. It always results in enslavement. Sex outside marriage does not satisfy but enslaves. Pornography does not satisfy, it enslaves. The abuse of alcohol does not satisfy, it enslaves. The same applies to money. Trust in money to provide you with security and financial freedom and you become a slave to money.

***Whoever loves money never has money enough; whoever loves wealth is never satisfied ...*** (Ecclesiastes 5:10. Read Proverbs 30:15-16). Enslavement to money leads to dishonesty, exploitation, selfishness, too much debt, bribery and corruption. It shifts your focus from God and makes your religion worthless. It makes you focus on what you do not have (yet) but desire. Enslavement to money is greed and greed is a form of idolatry (Ephesians 5:5).

If you expect money and possessions to grant you security, you are abusing them. That is not what money is supposed to do. Misusing money makes you a slave to money. It will become your god and will control you. You will be trapped. You certainly won't be free!

***Prayer:***

- † Pray that by His Word and His Spirit, God will change our way of thinking about money and possessions. Pray that He will make our thoughts His thoughts.***
- † Pray against the spirit of Mammon. It hides behind money and lures us into seeking financial security and freedom in money.***
- † Pray for salvation and deliverance from the enslavement to money.***
- † Africa: Libya.***
- † Africa: Pray that agriculture will not be a political plaything.***

## Day 3

### When money takes the place of God

**Read:** Luke 10:27

Financial freedom is impossible when money takes the place of God. Think carefully: Do you love God and are you using money to achieve His goals? Or do you love money and are you using God to achieve your own goals?

**Loving God and using money** has eternal value. *Command those who are rich in this present world not to be arrogant nor to put their hope*



*in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.* (1 Timothy 6:17-19)

**Loving money and trying to use God to get more** makes your religion worthless. It will fail you sooner or later. ***But godliness with contentment is great gain.*** *For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many grieves. But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness.* (1 Timothy 6:6-11).

I ask again: **Do you love God and are you using money to achieve His goals? Or do you love money and are you trying to use God to achieve your own goals?** God and money cannot both be your Lord and King. You must decide who you want to control your life. You cannot serve God and Mammon (Matthew 6:24). You must choose who to love with all your heart, all your soul, all your strength and all your mind (Luke 10:27). Everyone, rich and poor, must choose because the rich can love their wealth a little and the poor can love their little money a lot.

**Financial freedom and a love of money are opposites. You either have financial freedom or you love money. You cannot have both. Loving God and financial freedom go hand in hand.**

A love of money makes people greedy. Greed makes a god of money (Ephesians 5:5 and Colossians 3:5). Money has become many people's (rich and poor) god! And, once money is a god everything goes wrong. The value of money is entirely overrated. Everything is measured in terms of money - even time (Time is money)! Money becomes a goal, a standard, a definition of success. Money gives power. It bribes and manipulates.

Money buys friends and status. Money must pay for pleasure and buy happiness. [This makes me think of a man who said, *If nothing else works, use violence. And if violence does not work, use more violence!* This is the same stupid argument: Try to buy happiness with money and if it doesn't work, spend more money! How foolish!] Money must provide security and make life good and comfortable (Luke 12:15-21). It must take the pain out of life. Money must guarantee freedom. Money! Money! Everything is about money. Gambling is addictive. Everyone wants to win the big prize! Competitions and big prizes lure people into buying – even things they do not need.

**Money makes its influence felt everywhere! To be financially free, money must be put in its place!** Money belongs in your pocket and not in your heart! Money certainly does not belong on the throne. That is the King's place (Revelations 4).

**Who is your King? Who is your God? Who has dominion over you?** Your answer determines your life. You become like God or the god you serve (Psalm 115:8). Who your God/god is determines your definition of success. It determines the financial decisions you make and what you consider profit. It determines how you spend money and what you use it for. It determines whether you will have financial freedom or not.

*Prayer:*

- † Do you love God and are you using His money to achieve His goals? Or do you love money and are you using God to achieve your own goals? Talk to God about these questions and your answers to them.*
- † Ask the Lord to show you how important money and possessions are to you. Do you own money or does money own you?*
- † Ask the Lord to help you put money "in its place".*
- † Africa: Algeria.*
- † Africa: Political tolerance.*



## PART 2

### To whom do you belong?

First things first! You need to be set free before you can have financial freedom.

#### Mind Shift:

~~What and how much I own is very important.~~

✓ *Who owns me is more important than what I own!*

## Day 4

### To whom do you belong?

**Read:** 1 Corinthians 6:19-20

One day a little boy made himself a boat with which to play in the stream near his house. He kept the boat near the stream and often played with it there. But one day his boat was gone. He was very sad and searched for it for ages. One day he walked past a toy shop and there, in the window, was his boat. He immediately emptied his moneybox, went to the shop and bought the boat. As he walked out of the shop he said, **Now you are mine twice over! I made you and I bought you!**

First God made people (Genesis 1:27). Then He paid dearly for them (1 Peter 1:18-19). He did not buy us with gold or silver, but with the precious blood of Christ. Therefore, in 1 Corinthians 6:19-20, Paul confirms that we no longer belong to ourselves. We have been bought and the price has been paid. We are His twice over! Hallelujah!

Do you believe that God created you? Formed you in your mother's womb? (Psalm 139:13-18)

Do you believe that Jesus is the Son of God? Do you believe that He loves you so much that He was willing to ransom you with His own life to save you from sin and death (Ephesians 2:1-5; Mark 10:45; 1 Peter 1:18-19)?

Do you believe in the Lord Jesus Christ? Have you been saved (Acts 16:31)? Can you join millions of believers who testify: *That I am not on my own, but belong with body and soul, both in life and in death, to my faithful Saviour Jesus Christ. He has fully paid for all my sins with His precious blood, and has set me free from all the power of the devil. He also preserves me in such a way that without the will of my Heavenly Father not a hair can fall from my head; indeed, all things must work together for my salvation. Therefore, by His Holy Spirit He also assures me of eternal life and makes me heartily willing and ready from now on to live for Him.*<sup>1</sup>

Only when you are absolutely confident that you belong to the Lord will you understand the comfort and security of the statement: **Everything belongs to the Lord including what you have!** (More about this later)

Therefore, on behalf of God and Jesus Christ, I implore you: *Be reconciled to God. God made Him who had no sin to be sin for us, so that in Him we might become the righteousness of God* (2 Corinthians 5:20-21).

#### **Prayer:**

- † *Give yourself to the Lord once more.*
- † *Pray for the salvation of friends and families, tribes and nations.*
- † *Pray for the salvation of agriculturalists and their families.*
- † *Africa: Morocco.*
- † *Africa: Pray for good, responsible financial policies.*

<sup>1</sup> The Heidelberg Catechism, Lord's Day 1, Question and Answer 1.



## Day 5

### Bought with a purpose, owned with a plan!

**Read:** Jeremiah 29:11 and Romans 8:29-30

Everyone who confesses Jesus as Lord and Saviour has this assurance: God *made* me and He *bought* me. I am His twice over!

God not only *ransomed* us from sin and the punishment we deserve. He not only *ransomed* us from the grip of Satan and the power of death. **He bought us with a purpose! He has a plan for you and me. A good plan!**

Jeremiah (29:11-14) describes this plan with words such as *prosper, hope, future, pray, I will listen, seek Me and find Me, bring you back*, etcetera. Romans 8:29-30 explains God's purpose and plan even better. **God bought us to make us like Jesus!** God bought us to make us brothers and sisters of Jesus. **Like Jesus** is the summary of God's plan for you!

God can carry out His plan. Nothing and nobody can prevent Him from doing so (Romans 8:31-39): Not droughts nor floods, land reform or political instability, wealth or poverty, abundance or shortage, not even the terrible suffering and persecution of the end times. God allows all things to work for the good of you and me (Romans 8:28).

What you own is not important. Who owns you is of the utmost importance. If you do not belong to Christ, your money and possessions will not benefit you. Much money but no God: how tragic (Luke 12:16-21). *Wealth is worthless in the day of wrath, but righteousness delivers from death.* (Proverbs 11:4) God's will is clear: *The work of God is this: to believe in the One (Jesus) He has sent.* (John 6:29) He saves from death (John 6:40).

To all who believe in Jesus Christ I say, **Do not be afraid! Do not fear! Do not, do not, do not!** (Revelations 2:10) **You have been bought!** (1 Peter 1:18-19) **You have been anointed!** (2 Corinthians 1:21-22; Revelations 7:3) **You have an Owner!** (1 Corinthians 6:19-20 and Revelations 3:12) **You have a Father who provides!** (Matthew 6:25-34) No matter what, God will achieve His purpose with and in you! (Romans 8:28-30; Jude: 24-25 and 1 Peter 1:3-5)

Take courage! Stand tall! (Luke 21:25-28) You are not at the mercy of the fickle economy or the future. God has a plan for you and He will carry it through to the end.

**Prayer:**

- † *Praise the Lord for His good plan for your life. Thank Him for the assurance that nothing and no-one can hinder His plan.*
- † *Pray for people who misguidedly believe that God's plan for them is merely to have much money and possessions here on earth. Ask the Spirit to reveal to them that God's plan is far greater than that.*
- † *Africa: West-Sahara.*
- † *Africa: Pray against ethnic conflict and civil war.*

## Day 6

### Only heirs are financially free

**Read:** Romans 8:17 and 1 Peter 1:3-6

There once was a very rich man in a certain farming community. No-one knew what he owned except his attorney, Paul, who drew up his will and was the executor of his estate. On the day of his funeral everyone tried to find out what he was worth. Gert sidled up to Paul and softly asked, *How much did he leave behind?* Paul smiled and quietly replied, **EVERYTHING!**

It is important to remember that someone will inherit everything when you die. (1 Timothy 6:7) The question is: **What will you have then?** Nothing? Or even more? Will you also inherit something when you die? Or will only others inherit something from you?

Make sure that you are a child and an heir. The Word says, *Now if we are children, then we are heirs - heirs of God and co-heirs with Christ, ...* (Romans 8:17) The Word gives us a double assurance of this wonderful inheritance. 1 Peter 1:3-6 says that God is keeping His children for their inheritance, but is also keeping the inheritance for His children. God's children will inherit! This inheritance can never be taken away from them.



It will never be spent, never get old and never depreciate. Paul says, *No eye has seen, no ear has heard, no mind has conceived what God has prepared for those who love Him.* (1 Corinthians 2:9)

It serves no purpose to do all you can to become financially free only to be in trouble when you die. That happened to the rich farmer in the parable in Luke 12:15-21: a lot of money and possessions but no God! How sad. Make sure that you have been saved. Make sure that you are God's child. Only by being a child of God will you inherit everything Jesus receives from the Father with Him.

What is the benefit of having financial freedom now only to appear before Christ one day with nothing but an unpaid debt of sin? But, stand before God as an heir with Christ and you will finally be free financially!

**Prayer:**

- † *Read 1 John 5:12-13 and pray about it.*
- † *Read Luke 12:15-21 and pray about it too.*
- † *Pray about 1 Timothy 6:7 and 17-19.*
- † *Africa: Mauritania.*
- † *Africa: Pray for the appointment of competent officials and effective civil administration.*



## PART 3 The truth sets you free

... *Jesus said, "If you hold to my teaching, you are really my disciples. Then you will know the truth and the truth will set you free."* (John 8:31-32) This statement also applies to finance. It is only when we believe and live according to God's eternal truths about money and possessions that financial freedom is possible. There is no freedom in lies. There is no financial freedom in believing lies about money.

**Mind Shift:**

- ~~What's mine is mine! I can do with it as I please.~~  
✓ **Everything belongs to the Lord including what I have.**

## Day 7 Who owns what?

**Read:** Psalm 95:1-7a

Political, economic and social systems structures are intertwined. Socialism, communism and capitalism are thus not only economic structures. They are also political and social structures.

Simply put: The difference between economic systems is mainly determined by the answer to the question: **Who owns what?**

**Communism says:** The **state** is the primary owner. The economy and production are all centred in the state. The state controls everything.

**Socialism says:** The **community** is the primary owner. The people (the masses, the tribe, the community and not individuals) control the economy and production. Everything is decentralised.



**Capitalism says:** The **individual** is the primary owner. Private people control the economy and production.

There are many tangent-planes between socialism and communism. The problem with both of them is that they make **everyone equally poor** because private ownership, personal initiative and responsibility are mostly wanting.

The greatest problem with capitalism is that it makes **a few people very wealthy, but leaves the majority in poverty**. Greed is a big incentive in capitalism, often at great expense to others. *I want more! I want everything!* The growing gap between rich and poor is one of the bad fruit of capitalism.

Though there may be something good in each of the above systems, I am convinced that all of them are built on sand. Why? Because their answer to the question, *"Who owns what?"* is a lie. Neither the state, nor the people, nor the individual own everything. **God owns everything**. This is the truth that will set us free. This is the truth the Bible teaches. **God is the primary Owner**. An economic system based on anything else will collapse sooner or later. (cf. Revelations 18-19)

***Everything belongs to the Lord including what you have.*** In this truth lies the core of a new economic system; a system that gives people economic freedom and does not enslave them. It is called the **Stewardship system**. We will discuss it later.

***Everything belongs to the Lord including what you have!*** Most people simply don't care about this truth because they don't care about God. The statement frightens some people because money is their security. To them, the fact that everything they have belongs to the Lord is a threat to their dreams and ideals, to their aspirations for success and prosperity. Others agree with the statement because of their religious convictions. They say everything belongs to the Lord, but this is not reflected in the way they handle money and possessions. What they say is very pious but it has no influence on their way of life. Their faith is dead.

Your faith must be reflected in your deeds (James2:14-17, 22 and 26). It must have implications! ***I believe everything belongs to the Lord. Therefore ...*** That is the key to financial freedom. The better you understand the

implications of this statement, the more financial freedom you will experience.

***Prayer:***

- † Pray that the Lord will convince you of the truth that all you have belongs to Him.***
- † Ask the Lord to open your eyes to the advantages and disadvantages of socialism, communism and capitalism. Pray that Christians will not accept these structures at face value but will start looking for a system based on the truth.***
- † Africa: Mali.***
- † Africa: Pray for good, accountable agricultural policies.***

## Day 8

### Everything belongs to the Lord including what you have

**Read:** Hebrews 11:3

***All you have belongs to the Lord.*** Or put in a better way: ***Everything belongs to the Lord including what you have.***

This means you may have a great deal but in fact own nothing! You cannot claim to **own** a single blade of grass, apple tree, vine, or head of corn. Your land, plantations, orchards, cattle and sheep, money, vehicles, houses, jewellery, clothes, etcetera all belong to the Lord. Most wills have the following words: *"...all of the rest, residue and remainder of my estate, of whatever kind and character, and wherever located, ..."* Well, this applies here too. Everything you bequeath to others belongs to the Lord and not really to you.

You need only page through the Bible to realise how often it states that everything belongs to the Lord. Here are a few such instances:

**Genesis 17:8** - God gives all of Canaan to Abraham and his descendants to own forever. He can do it because everything belongs to Him.



**Leviticus 25:23** - None of the Israelites had permanent ownership of land:  
*"... because the land is Mine, and you are but aliens and My tenants."*

**Deuteronomy 10:14** - *"To the Lord your God belongs the heavens, even the highest heavens, the earth and everything in it."*

**1 Chronicles 29:11-16** - In his Prayer David acknowledges that everything he and the people donated for the building of the temple belonged to the Lord before they gave it. They received it from the Lord and it still belonged to Him.

**Psalms 24:1** - The earth and everything in it belongs to the Lord.

**Psalms 50:10-11** - The birds and literally everything that moves belong to the Lord.

**Psalms 95:4** - Everything under the earth (including water, minerals and mineral rights), on the mountains, in the sea and on land belong to the Lord.

**Haggai 2:8** - All the silver and gold belong to the Lord.

***Everything belongs to the Lord including what you have.*** This statement cannot be denied or questioned. God's Word is clear. Whether you believe it or not, the truth and validity of the statement is without question. What God says is not only true when people believe it to be so. *What God says is the truth*, whether people believe it or not.

***Everything belongs to the Lord including what you have!*** This is the summary of everything the Bible says about money and possessions. If you do not believe and accept it, the following will make no sense and have no meaning to you. You will lie awake at night worrying about tomorrow just like the heathens who have no Father do. (Matthew 6:25-34, especially verse 32)

**Prayer:**

- †** *Everything belongs to the Lord including what you have. Pray that this will be the conviction of your heart and not merely pious words.*
- †** *Ask the Lord to teach you and help you understand the comfort, security and freedom of this truth.*
- †** *Africa: Niger.*
- †** *Africa: Pray for the ministers of agriculture. Pray for integrity and skill (Psalm 78:72).*



## PART 4 Thought renewal

Let God change your thoughts about the implications of the truth:  
**Everything belongs to the Lord including what you have.**

### 8 Mind Shifts

- ~~1. Money is evil and dirty.~~  
✓ Money and possessions are not evil.
- ~~2. Money can provide everything.~~  
✓ God can and wants to provide for you.
- ~~3. Money makes me feel important and good.~~  
✓ You must praise and thank God.
- ~~4. I own land.~~  
✓ I own responsibility. God owns the land.
- ~~5. I can do as I please with my money.~~  
✓ I am a steward and I am accountable to God.
- ~~6. Once I have given my tithe I can spend the rest as I please.~~  
✓ Every financial decision impacts on my relationship with God.
- ~~7. If I ..., God will!~~  
✓ I cannot bribe God with something that belongs to Him.
- ~~8. God must see to it that I keep what I have accumulated.~~  
✓ God has the right to take back His possessions.

### Day 9

#### Money and possessions are not evil

**Read:** Genesis 1:1, 4, 10, 12, 18, 21, 25 and especially verse 31.  
Colossians 1:15-17



Because *everything belongs to the Lord including what you have*, money and possessions are not evil. This is the first implication of this truth.

Money is a handy medium of exchange. I exchange my vegetables for your money. Then I exchange the money with someone else for his bicycle. The man with the bicycle wants money instead of vegetables. You can exchange money for anything – including services rendered and work done. The amount of money you need to exchange for something is determined by the currency of the country you are in.

Money is manufactured from metals created by God. Paper and ink are used to print notes. Money is dead. It has no life and no soul. It cannot be evil. The Word clearly states, "*God saw all that He had made, and it was very good.*" (Genesis 1:31 and 1 Timothy 4:4a) God created everything including money and possessions. Everything still belongs to God (Haggai 2:8; Psalm 24:1) therefore it is wonderful and good.

Why does the Lord warn us against money in His Word? God does not warn us against money, but against the **love** of money and against greed. (Matthew 6:24 and 1 Timothy 6:10) He warns us against an evil inclination to make money our god. Only the Creator is God and not the things in His creation. (cf. Romans 1:25) Loren Cunningham says **money is not evil but is like a chameleon.**<sup>2</sup>



**It is inclined to take on the colour of people's hearts the colour of the heart in whose hand it is.** Money becomes evil in the hands of someone with an evil heart. Money is pure in the hands of someone with a pure heart.

<sup>2</sup> Daring to Live on the Edge - the adventure of faith and finance. Page 50



God is against avarice. He hates it when people allow money to take over and control their lives. He hates it when people make money a god. When money possesses people instead of people possessing money, it is idolatry. God is definitely against it! He is against the wrong and sinful use of money. He is against people's misuse and abuse of that which belongs to Him.

God is not against money and possessions because *everything belongs to the Lord including what you have*. Do not flee from money and possessions. Flee from avarice and a desire to be rich. (1 Timothy 6:9-11) *"Do not wear yourself out to get rich; ..."* (Proverbs 23:4) Flee from every thought of getting rich by dishonest means or exploiting people in an attempt to increase your prosperity. (Proverbs 10:2 and 11:1; Proverbs 20:17 and verse 21; Proverbs 21:6 and 28:6, 8, 20, 22, 24-25) These are the things the Lord hates. Flee from these sinful thoughts!

The Bible teaches that ***you must love God and use money to achieve His goals***. You are practicing false religion and idolatry ***when you love money and use God to achieve your goals***. Do not fool yourself. God does not tolerate idolatry. He demands undivided loyalty. Those who keep serving idols will be punished. (Exodus 20:2-5; Deuteronomy 5:6-9; Jeremiah 2:5; Matthew 6:24; 1 Corinthians 6:9-10; Ephesians 5:5; Revelations 21:8).

**Prayer:**

- † *Ask the Lord to cleanse your heart. Then the money in your hands will also be clean.*
- † *Ask the Lord to help you and your people to flee from greed, avarice, deceit, dishonest business, bribery, exploitation and everything He hates.*
- † *Africa: Chad.*
- † *Africa: Pray for agricultural research.*

## Day 10 God can provide for you

**Read:** Matthew 6:25-32

Because *everything belongs to the Lord*, He can provide for you. This is the second implication of this truth.

People lose their joy for life, their energy and love of living because they are worried and concerned about money and the future: *Do I have enough? Will I still have enough tomorrow?* These concerns prevent the Word from bearing fruit in people's lives. *"The seed that fell among the thorns stands for those who hear, but as they go on their way they are choked by life's worries, riches and pleasures, and they do not mature."* (Luke 8:14)

Jesus says these concerns are heathen (Matthew 6:31-32). They are not fitting for children of the Heavenly Father. To trust the Father to provide for you, you need to know that He has the desire, the ability and means to do so. You must not just know that *everything belongs to the Lord*. You must believe it with all your heart. He has all the treasures of the world at His disposal to provide for you. (Cf. 1 Chronicles 29:12)

**God does not need favourable circumstances to provide for you.** He cannot provide only when it rains, when prices are good and when the economy is booming. He provided for Israel in the barren desert. (Nehemiah 9:19-21) He can provide for you during a drought. He can provide when diesel prices are high, electricity is expensive and farm roads are bad. He can even provide when the time and community in which you live is marked by selfishness, greed, corruption, bribery and theft. I have experienced God's creativity in so many ways. He provides in ways you cannot imagine. In the desert, God provided for His people by making their shoes and clothes last for 40 years. The same God can make your vehicle's tyres last longer, increase your land's ability to retain water and extend the season by keeping the frost at bay. Because everything belongs to the Lord, He is not forced to provide in the same way all the time. It is easy to miss seeing God's provision if you believe He can only provide in one way.

Sometimes I think God must provide in the same way He did before. I worry because I realise that it is "impossible". The devil convinces me that



it won't work. But God is not limited to old plans because everything belongs to Him.

Sometimes I am tempted to prescribe plans for God and tell Him how to provide. How foolish to try to limit God in this way. He is much more creative than we are. Because everything belongs to Him, He can provide whenever and however He chooses. Sometimes He does so in a supernatural way. Sometimes He just blesses me with wisdom and/or a new plan and I have to work hard to implement it. Because ***everything belongs to the Lord***, He can provide. He wants to provide for you.

We often feel that the Lord has let us down when we run into financial difficulties. We pray for deliverance and when He does not provide in the way we want Him to, we are disappointed and even angry. We consciously or sub-consciously accuse Him of being responsible for the fix we are in. *He cannot or does not want to provide for us*, we think. That is not true! It is we who are ignoring certain basic economic principles that the Lord teaches us in His Word. That is why we get into all kinds of financial dilemmas! Proverbs 19:3 is so true: *A man's own folly ruins his life, yet his heart rages against the Lord.* This also applies to money and finance. Consider this: Which stupid, bad decisions regularly cause financial problems and a feeling that God does not provide? Discuss this with other Christians. We are often blind to our own faults.

Because ***everything belongs to the Lord including what you have***, God can provide for you. If He does not provide deliverance as and when you want it, it is not because He can't. He can. But remember, He is more interested in your spiritual growth and in shaping your character than in immediately satisfying all your needs. He wants to teach you to be a responsible steward. Therefore He does not always answer as and when we want Him to.

The key to financial peace of mind and freedom is a firm conviction that God is perfectly able to provide. **Everything belongs to Him. Financial freedom lies in financial dependence on God!**

**Prayer:**

- † *Pray that the Lord will help you to truly believe that He wants to, can, and will provide for you. Ask Him to take all the worries about money and possessions from your heart.*
- † *Praise and thank the Lord for His provision and care.*
- † *Ask the Lord to prevent you from making bad, foolish decisions - decisions that can land you in financial difficulties.*
- † *Africa: North Sudan.*
- † *Africa: Pray for the development of infrastructure: roads, railways, harbours and airports.*

## Day 11

### You should praise and thank God

**Read:** Psalm 95

Because ***everything belongs to the Lord including what you have***, you should praise and thank God. This is the third implication of this truth.

In Psalm 95 the psalmist acknowledges that everything belongs to the Lord. This does not scare him or make him negative or rebellious. In fact, it makes him praise and worship the Lord for providing for him. Listen to what he says: *"Come let us bow down in worship, let us kneel before the Lord our Maker; for He is our God and we are the people of His pasture, the flock under His care."* (Psalm 95:6-7) Therefore it is pointless to become obsessed with money and anxious about the future. Everything belongs to the Lord. He can, will and wants to take care of and provide for you. You are His sheep and part of His flock. Believe and understand that and you will have financial freedom and be filled with a desire to praise God.

When David prays in 1 Chronicles 29:10-19, he acknowledges that everything belongs to the Lord. Therefore his prayer of thanks is filled with praise. In verse 13 he says, *"Now, our God, we give You thanks, and praise Your glorious Name."* David realises that the gifts they donated for



building the temple belonged to the Lord even before they donated them to Him.

***Everything belongs to the Lord including what you have.*** Do you still praise and worship Him for this? When was the last time you thanked the Father for all the good and perfect gifts He has given you? (James 1:17 and 1 Timothy 6:17)

Consider this: **If tomorrow you only have what you thanked the Lord for today, what will you have?**

***Everything belongs to the Lord including what you have.*** When you help others, serve the community, do great things with “your” money, and remember that you are doing so with Someone Else’s property. He must be honoured and praised, not you. He must get the praise and thanks, not you. Do not misuse God’s gifts to rake in glory and honour for yourself. (Matthew 6:1-4) Your generosity should result in God being thanked and praised. (2 Corinthians 9:10-15)

**Prayer:**

- † ***Thank the Lord for the wonderful truth that everything belongs to Him. Thank Him for His care and provision.***
- † ***Confess that you sometimes use your money and possessions to rake in glory for yourself.***
- † ***Africa: South Sudan.***
- † ***Africa: Pray for the development and use of agricultural technology.***

## Day 12

### All you own is responsibility

**Read:** Matthew 25:14-19

Because ***everything belongs to the Lord including what you have***, all you own is responsibility. This is the fourth implication of this truth.

A farmer once congratulated another farmer on the farm he had bought. The response of the farmer who bought the land was remarkable. He said, *“You are mistaken. I did not buy more land. All I bought was more responsibility. The land still belongs to the Lord!”* (Read Leviticus 25:23.)

What a truly Biblical answer! ***Everything belongs to the Lord including what I own.*** You and I are responsible for managing what belongs to Him according to His instructions.

Farmers should be able to understand this because many things work like that on a farm. You ask the person fixing the fence, *“Where are **your** pliers?”* You ask the pruners, *“Are **your** pruning-shears still in order?”* You tell the tractor driver, *“See to it that **your** tractor is clean before you put it away.”* These people do not own the pliers, pruning-shears or tractor. It is just a figure of speech. You are really asking, *“Where are the pliers you are **responsible** for?”* *“Are you treating the vehicle **entrusted to you** with respect?”*

God entrusted all of creation to us, His representatives. (Genesis 1:27-28) God blessed people by enabling them to fulfil this great responsibility. You are God’s representative and He entrusted the land on which you farm to you. What a privilege! It is an even greater responsibility than a privilege. How responsible are you with everything He has put in your care?

List everything you have: farms and/or land, vehicles, equipment, livestock, fields, orchards, houses, sheds and granaries, investments, insurance-policies, furniture, guns, clothes, bicycles, tools and everything else. Now write across it in red ink: *My responsibility. I must manage all of this on behalf of the Lord. He has entrusted it all to me.*





## Day 13

### You are a steward and not the owner

**Read:** Matthew 25:14-15

Because *everything belongs to the Lord including what you have*, you are only a steward. You are not the owner. This is the fifth implication of this truth.

The word for steward in Greek (the original language of the New Testament) is *oikonomos*. It refers to someone who manages a household. In English we call such a manager a **steward** (*agent, overseer, estate manager, land agent, curator, warden*). Luke 12:39-43 helps us to understand what this word means.

A rich man appointed a steward (manager) to oversee his household while he was away. The steward had the authority to make decisions about the owner's money and possessions on his behalf. The steward could represent the owner at meetings and talk for him. The steward acted *in the name of* the owner. **He was responsible for managing the owner's property as the owner would have done. He had to keep the owner's dream and desires in mind. He had to share the owner's heart for his property.** As long as he did so he had the right and authority to make decisions about the owner's property. He also knew that he would have to report to the owner when he returned. (Cf. Matthew 25:19) If the steward used the owner's property to benefit himself he would be in trouble. (Luke 16:1)

***Everything belongs to the Lord including what you have.*** You are the steward. God is the owner. Your responsibility is to manage God's property on His behalf. You need to have an intimate relationship with Him. You need to know His heart in order to manage His property as He would. You must use His money to realise His goals. His desire must be your desire. His plan must be your plan. This does not mean you must give all your money to the church, mission or other deserving cause. (More about what responsible stewards should do with God's money and property later.)

The realisation that I am merely a steward and manager and not the Owner, brings financial freedom. I am only responsible for what the Owner puts in my hands. I cannot be held responsible for things He has not given me.

For instance: The income from the season's lambs that was never realised because of the drought. Nor am I responsible for things He has taken away from me (e.g. by means of hail, fire, early or late frost, etcetera). My responsibility is to manage what is in my care in obedience to the Owner. You do not need to bear the responsibility of the Owner. You need only manage. This is the key to financial freedom.

Remember: The steward listens to the owner. You must listen to God. There must be a relationship between you (the steward) and God (the Owner). You must know God, understand His heart and be guided by His Spirit. You must love and trust the Owner. His Word must be alive in your heart and mind. Stewardship without **intimacy** with the Owner is a farce.

You have been appointed steward whether you believe it or not. One day you will be called to account. You will have to account for what you did with God's money and property. (Matthew 25:31-46; Romans 14:10-12; 2 Corinthians 5:10) Are you afraid of that day? Or are you looking forward to hearing God's words, "**Good work! You were a good and faithful steward!**"

**Prayer:**

- † ***Confess the misuse of God's property for things that are not His will.***
- † ***Pray that God's children will be good stewards of God's property; even in economic structures (such as socialism, communism and capitalism) that do not recognise or honour God as the Owner.***
- † ***Lord, help me to have an intimate relationship with You so that I may be a good and responsible steward of your property. Teach me what to do with Your money and possessions.***
- † ***Africa: Djibouti.***
- † ***Africa: Pray for Africa's people to be good stewards of their natural resources.***



## Day 14

### All financial decisions influence your relationship with Christ

**Read:** Galatians 5:25 and 1 Corinthians 10:31

Every financial decision has everything to do with God and your relationship with Him. This is the sixth implication of the central truth that *everything belongs to the Lord including what you have*.

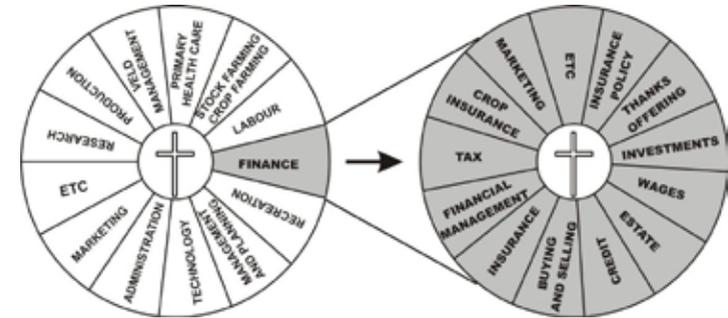
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Some people consider themselves Christians even though God has very little influence on their lives. Like a spare tyre, they believe God is only there to help them when they are in trouble. Their lives are divided into compartments (sport, work, money, friends, church, politics, marriage, etcetera). These compartments have no influence on one another. Church and religion have *no* influence on the rest of their lives. I call these people *experimenters*. They want to see how successful they can be without God. They keep shifting Him down lower on their list of priorities. But when they run into difficulties they expect God to rush to their assistance and help them on their way once more.

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On the other hand, there are people who consider the church and religion very. The church and religion are their first and highest priority. But the problem remains the same. Their lives are also divided into compartments and their religion has no influence on the rest of their lives. They treat God as their first priority and then dispatch with Him. They open all their meetings with prayer and then ignore Him in their discussions. Marriage is concluded in the church, but the reception is marked by excessive drinking and dirty jokes. They attend church on Sundays but on Mondays its dishonest business as usual. They read their Bible every morning but are racist and unloving during the day. They give their tithes but God has no say over the remaining nine tenths of their money - it is theirs. They are Christians on Sundays only. During the week they live like atheists. I call them *Sunday Christians* or *week atheists*.

The message of the Bible is clear: *Christ wants to control your whole life by His Spirit and His Word every day*. (Cf. Galatians 5:25) It may be presented as follows:



When you are a Christian, you belong to the Lord. He bought you and He paid for you in full. Christ has become your Owner and King. He has the final say over your life. He has the right to control your life by His Word and His Spirit. He also has the final say over all your money because *everything belongs to the Lord including what you have*. Christ has the first and the last say over **ten** tenths of your money. He has the final say over debt, the wages you pay your labourers, all of your buying and selling transactions, taxes, investments, insurance, shares and even the terms of your last will and testament. You must give Him the right to determine your way of thinking about money and possessions. (Cf. 1 Corinthians 7:29-32a; Hebrews 13:5-6 and 1 John 2:15-17)

God's children should, in every situation, expectantly and honestly ask, *Father, what is your will? What do you want me to do with Your money and possessions? I would like to use your possessions to further Your goals.*

If you tell your accountant to donate R1000 to the primary school, he cannot refuse. He must do so even if he believes you cannot afford it. He may believe the high school needs the money more than the primary school, but the money must go to the primary school because that is what you want. The accountant must do as you say even if he doesn't like the headmaster of the primary school or if he thinks that you are wasting money. Similarly, when the Lord gives you an instruction (e.g. pay your taxes, pay your tithes, review your workers' salaries, bless someone with a gift, invest this money, etc.) you have to do it whether you feel like it or not and even if you consider it a bad decision. The heart of the matter is **obedience** to the One whose property you are managing. **Obedience leads to financial freedom!**



*Prayer:*

- † *Pray and ask the Lord to control your life by His Word and His Spirit every day.*
- † *Pray for the experimenters and weak atheists you know. Pray that they will understand that God is not a spare tyre to be used in emergencies. He is King of their lives.*
- † *Africa: Ethiopia.*
- † *Africa: Pray for agricultural productivity and food security.*

## Day 15

### You cannot bribe God

**Read:** Deuteronomy 10:17 and Romans 11:35

Because *everything belongs to the Lord including what you have*, you cannot bribe Him. This is the seventh implication of our central truth.

What do you think of the following fictional story? My farm manager is privileged to use my Isuzu KB-300 bakkie. One day he says, *Sir, here is "my" Isuzu. I give it to you. Now please reward my generosity by providing in all my children's needs when they go to college?*

How ridiculous! How can my manager bribe me with my own bakkie? Yet many people believe that by making a contribution to church they can bribe God into blessing them and granting them prosperity. They try to earn God's blessing and care with their tithes and offerings. By giving something to God they want to force Him into giving them even more in return. But that is not what the Word teaches. The Word says that God gives and therefore we can give back. He owes us nothing.

People were able to contribute towards the building of the temple. That did not mean they were entitled to anything or that the Lord *owed* them. (1 Chronicles 29:11-16) What they donated was not theirs because they *owned* nothing. God owns everything and they were merely returning what was His to Him. If you believe that you are entitled to certain privileges because of a contribution you made to the Lord's work, confess it now. He

owes you nothing for anything that you have given Him (His church or His work).

*Everything belongs to the Lord including what you have.* You cannot give God something and coerce Him into doing something for you in return. *"Who has ever given to God, that God should repay him?"* (Romans 11:35) In Job 41:11 the Lord asks Job (and you and me): *"Who has a claim against Me that I must pay? Everything under heaven belongs to Me."* Do not try to manipulate God with *your* money. It already belongs to Him.

Beware of church leaders who deceive people with promises of blessings and prosperity if they donate large amounts of money to the church. I hear there are pastors in Uganda who demand up to \$5 000 US dollars in advance from congregations who want them to preach there. The Gospel is twisted and misused to get hold of the money and possessions of the poor – the way the scribes did in **Luke 20:47**. A Malawian said that poor people borrow money and incur debt to make large contributions to wealthy congregations. The rich spiritual leader (I believe he is a spiritual seducer and manipulator) assures them that the Bible says that the more they sow, the more the Lord will give them in return. They must give half of all they have to the church and they will escape poverty.

Do not give in order to receive. Do not give what you do not have. Give in gratitude and with joy. *"For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have."* (2 Corinthians 8:12) 2 Corinthians 9:7 confirms the importance of the attitude of giving: *"Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."*

Because *everything belongs to the Lord including what you have*, you cannot bribe Him. (Deuteronomy 10:17) Remember that! Trying to manipulate God into filling your pockets will not lead to financial freedom.

**You must love God and use money to achieve His goals.** That is what the Bible teaches us. **If you love money and use God to achieve your goals** you are involved in a false religion and idolatry. The love of money and the misuse of God characterise the theology of prosperity which says:



God is there to make me rich. Be warned! This is a false religion. We need to redefine prosperity and success in terms of the Bible.

**Prayer:**

- † *Confess the idea that God owes you something because you have given Him something or have contributed to His work. Confess any attempt, no matter how subtle, to bribe or manipulate God. It is a sin.*
- † *Pray against exploitation by churches and church leaders to finance their own luxurious lives and satisfy their love of money. Pray against the misuse of God and His Word.*
- † *Africa: Somalia.*
- † *Africa: Pray for information technology and communication.*

## Day 16

### God has the right to take back His possessions!

**Read:** Philippians 4:10-14

Because *everything belongs to the Lord including what you have*, He has the right to take back His possessions whenever He chooses. This is the eighth implication of this central truth.

Not just anyone is entitled to driving any tractor on a grain farm. Each driver is responsible for a particular tractor. However, the drivers do not own their tractors. The farmer or business owns all the tractors and may at any given moment decide to take a tractor back. There are many reasons why he might do so. He may do so if he is dissatisfied with how the driver is operating the tractor. But he may also do so to give the driver a bigger and better tractor to use.

*Everything you have belongs to the Lord.* Therefore He has the right and the freedom to take anything away from you at any time. He may do so because He is dissatisfied with how we handle and manage His property. (Ecclesiastes 2:26; Matthew 25:19 and 29; Luke 12:16-21) But you may also lose everything because of your own poor choices and foolish decisions. (Proverbs 19:3)

There are other reasons God may take back his money and property temporarily or permanently - reasons we may not always understand. The Bible's teaching on suffering and hardship also applies when we lose our possessions. Sometimes it is a strange verification of God's love. (Hebrews 12:4-13) Sometimes it is necessary to build character. (Philippians 4:11-13) Sometimes difficult times teach us to make new and better plans. Sometimes He teaches us obedience (Psalm 119:67, 71, 75 and Hebrews 5:8) and sometimes He cultivates perseverance, character and hope in us (Romans 5:3-4). Sometimes suffering opens new doors and opportunities for us (Galatians 4:13). This reminds me of Boet and Celia Pretorius of Zimbabwe whose farms were expropriated by the Mugabe government in 2001. The Lord gave them a new agricultural ministry and they are making a difference to the lives of thousands of small farmers throughout Africa. Boet said, *I once had a farm in Africa, but now I have a farm called Africa.* Sometimes losing everything teaches you to trust in God alone and not to rely on your own skills. (2 Corinthians 1:9-10) Sometimes it equips you to encourage others in a similar situation as God encouraged you. (2 Corinthians 1:3-4)

Job was pious and sincere and an example to everyone. He was very rich and important. But Job did not know about the conversation between God and Satan. (Job 1:1-11) How did Job respond when he lost everything? *At this, Job got up and tore his robe and shaved his head. Then he fell to the ground in worship and said: "Naked I came from my mother's womb, and naked I will depart. The Lord gave and the Lord has taken away; may the Name of the Lord be praised." In all this, Job did not sin by charging God with wrongdoing.* (Job 1:20-22)

Be alert! If you lose everything Satan will try to make you angry at God and to curse Him. Satan may use people close to you to do so. He used Job's wife to tempt Job. (Job 2:9) Do not listen to such foolish advice. Do not get *bitter*. Get *better* when you lose everything (or a lot).



**Prayer:**

- † *When you lose money and possessions ask the Lord to help you to transform your pain into an opportunity for growth. Pray that He will build your character and open your eyes to new opportunities and challenges.*
- † *Ask the Lord to protect you against bitterness, especially when your loss is caused by someone else's sins - their greed, irresponsibility, negligence, theft, corruption, etcetera.*
- † *Africa: Kenya.*
- † *Africa: Pray for millions of subsistence farmers who produce food for themselves and their families on small tracts of land.*

**Day 17**

**I confess my sin and accept my responsibility**

**Read:** Deuteronomy 10:14

**Conclusion:**

The eight implications of the fact that everything belongs to the Lord are:

1. Money and possessions are not evil.
2. God can provide.
3. You must praise and thank God.
4. *All you own* is responsibility.
5. You are only a steward and not the owner.
6. Every financial decision impacts your relationship with Christ.
7. You cannot bribe God.
8. God has the right to take back His possessions.

These eight truths lay a firm foundation for financial freedom.

**Confession:**

- ❖ Lord, I confess that I allowed you to have a say over just a portion of my finances. I believed I could satisfy you with an offering and do as I pleased with the rest.
- ❖ I confess that the way I spent your money and used your property did not always make you smile.
- ❖ I confess that I have often tried to buy your blessings and favour by contributing to the church and your work.

**Amendment:**

- ✓ I admit that I have never really owned the things I have. I renounce any right to ownership because everything belongs to You.
- ✓ I accept that I am responsible for what you have entrusted to me. I undertake to use your possessions to further your goals and not for my own benefit.
- ✓ I thank You Lord for the wonderful privilege of managing Your property on Your behalf.
- ✓ Father thank You for the peace of mind of knowing that You care and provide for me.
- ✓ I confess that *everything belongs to You, including what I own.* I undertake to live my life according to the implications of this confession by Your grace and the power of the Holy Spirit. I undertake to obey Your Word in everything.

.....

(Signature)

.....

(Date)

.....

(Witness)

.....

(Date)



**Prayer:**

- † *Talk to the Lord about your commitment and the implications of the fact that everything belongs to Him.*
- † *Pray for all who believe that everything belongs to them and that they can do as they please with it all.*
- † *Africa: Uganda.*
- † *Africa: Pray for electricity supply networks and reliable electricity supply.*

**PART 5  
Success**

To be financially free you need to differentiate between money and success. If success equals money, striving for success is just a way to satisfy the desire to be rich. Then striving for success degenerates into greed.

**Mind Shift:**

~~Money and success go hand in hand.~~

✓ You must be successful according to God's standards.

**Day 18  
Let us measure**

**Read:** Luke 12:13-21

What would you reply to the question, "*Who is the most successful farmer in your area?*" Who in your area would you appoint *farmer of the year?*

You have just given your definition for success. But did you use the right measure for success?



A rain gauge and a tape measure are both marked in millimetres. But you cannot measure distance with a rain gauge. Nor can you measure rain with a tape measure. The only way to measure something correctly is by using the proper measuring instrument.

People have different ideas of success. For most people success equals money. They measure success according to money and possessions. Whose definition of success is the right one? Who has the last say about success? Whose measuring instrument and definition is decisive?

There is only one answer: **God!** Let us find out what He says about success.

When you read the prophecies of Amos, the farmer from Tekoa, you will realise how easy it is to be mistaken. The people of his time (about 750 years before Christ) misjudged themselves completely. The things they judged themselves by were wrong. Their prosperity (gained by exploiting the poor), political stability and many outwardly religious activities led them to believe that God was proud of them. But God had a different measure. He does not look at the outside. The plumb line (a piece of lead attached to a piece of string used by builders to determine whether a wall is plumb) in His hand showed that Israel, that He had built well and upright, had become completely skewed. Thus Israel had to be punished. (Amos 7:7-9)

Israel's use of the wrong standard gave them a false sense of security. It led them into exile and suffering. Do not make the same mistake. You will be disillusioned. ***You must be successful according to God's standards.***

Like the world, Christians often measure success according to money and possessions. Someone who makes the most money is usually considered most successful. After money are things such as influence, education, achievements, awards, titles, etcetera.

God's measure for success is entirely different. Outward appearance, smart clothes and jewellery do not impress Him. (1 Samuel 16:7; 1 Timothy 2:9-10; James 2:1-9) The size of your harvest, the impressive figures of your net profit, your houses, vast sheds and storerooms are not the standards by which God measures. To a farmer who had all these things, God said, ***You fool!*** (Luke 12:13-21) No matter how influential or wealthy you are, God will

not judge you more favourably than someone who is illiterate or a social outcast. The same applies to chiefs, kings and political leaders. (1 Corinthians 1:26-29) People may praise you for your involvement in the church and yet you may be dead according to God's standards. (Revelations 3:1 and 3:17) God's standard for success is surprisingly different. He praises those whom we often would not award a prize. (Matthew 5:3-10)

You may be disillusioned by the discovery that all the nice, good things people praise are not the things according to which God gauges success. In God's eyes farmers are not necessarily more successful than farm workers merely because they are wealthier, more educated and more influential. Anyone can be successful according to God's standards: rich and poor, educated and illiterate, young and old, men and women, leaders and followers, employers and employees, land owners and those who rent land! But anyone may also fail the test.

***You must be successful according to God's standard.*** We have not yet mentioned what His standard is, but we do know that it is different to the standards of the world.

***Prayer:***

- † Pray that the Holy Spirit will teach Christians that God's view of success is radically different to that of the world.***
- † Pray for church leaders who make the same mistake as the people in Amos' time. They think God measures success according to material prosperity and religiosity.***
- † Africa: Central African Republic.***
- † Africa: Pray for marketing. "Africa needs trade, not aid!"***

## Day 19

### Success is possible for everyone!

**Read:** Matthew 3:17 and 17:5

You need not feel dejected when you realise that your measure for success is the wrong one. Remember that you are destined to be successful according to God's standard. That is what He created you for. Your



success is His desire. He is giving you a new opportunity to become the person He pre-ordained you to be.

Christ is willing to take all your sins, debt and failure on Him. He wants to set you free to start over. No matter whether you failed completely in the past, success is always possible because God forgives with love. God gladly starts over with people who come to Him with their failures. Many successful people have realised that they are a complete failure in themselves. But God gave them another chance!

You can start over too. You can achieve what God has planned for you. You can be successful according to God's standard. He makes everything He expects of you possible. He gives you the things that He asks of you before He asks.

***You must be successful according to God's standard.*** How does He make it possible? Who or what does He give you to carry out this instruction?

The answer is simple: In Christ He gives you everything He expects from you. Therefore we must take a good look at the life and the example set by the most successful Person ever. The man Jesus Christ was 100% successful according to God's standard. (Philippians 2:8-11)

**Jesus** is God's example of a successful person. That means:

1. You can only be successful if Jesus lives in you.
2. God's standard for success encompasses the following three things:
  - \* You must reflect the **image** of Christ;
  - \* You must do **what** God wants;
  - \* You must do what God wants **as** He wants it done.

What does this mean in our everyday lives?

**Prayer:**

- † ***What do you want to have done with in your life? What do you want the Lord to forgive? Acknowledge and confess it now. In Christ you can start over!***
- † ***Pray for all who believe they can be successful without Jesus living in them and without being saved.***
- † ***Africa: Cameroon.***
- † ***Africa: Pray for agricultural businesses.***

## Day 20

### God's standard for success:

YOU MUST REFLECT THE **IMAGE** OF CHRIST

**Read:** 1 John 2:6

You must reflect the image of Christ to be successful according to God's standard. Take note of the following six truths:

1. God created people in His image. He created people to reflect the glory, greatness and creativity, holiness and love of God. They had to represent God on earth. (Genesis 1:26-27)
2. After the fall, people remained in the image of God (Genesis 9:6) but no longer reflected His image. Because of sin, people no longer represented God in their lives. People no longer reflected His greatness, goodness or holiness. (Titus 3:3)
3. Jesus Christ came as the perfect image of God. (Hebrews 1:3 and John 14:8-9) He came and showed us what the image of God looks like in people. After His death, resurrection and ascension, He sent His Holy Spirit to live in us.
4. Now the Holy Spirit changes all who believe in Jesus to become more and more like the image of Christ. (2 Corinthians 3:18)
5. Therefore God's children are commanded to reflect the image of Christ and to live as He lived on earth. (Colossians 3:10 and 1 John 2:6)



6. Christians have a wonderful promise and expectation. When Jesus comes again God will change believers to equal the image of His Son. (Romans 8:29-30; 1 Corinthians 15:42-53 and 1 John 3:2)

This is how God achieves His goal with people. You and I will be restored to the perfect image and glory of God the way we were supposed to be from the beginning. Hallelujah! Thank You Lord!

You are destined to be just as successful as Jesus. God guarantees it. He will finish the process He began in you. (Philippians 1:6) Walk with Him. Take the first steps, no matter how unsteady they may be.

***You must be successful according to God's standard. God's standard is the image of Christ. Therefore you can only be successful in God's eyes if you are in Christ and He is in you. This is how you reflect His Image.*** (1 Corinthians 1:30-31 and 1 John 4:13-16)

The crux of our belief is that He lives in us and we in Him! You must live for Him and He will live through you! (Galatians 2:19-20; Colossians 1:27; 2 Corinthians 13:5) You will never reflect the image of Christ if He does not live in and through you.

Someone who does not believe in Christ cannot have an intimate relationship with Him. Such a person cannot be successful according to God's standard even if people consider him/her prosperous, influential, learned and very religious. Respectable, civilised people are not successful in God's eyes just because they are respectable and civilised.

Consider this: *Of two neighbouring farmers, one farmed with sheep and the other with goats. The goat farmer was a crook. He often stole grazing for his goats. He refused to maintain his section of the fence. Sometimes he told his workers to cut the fence so that his goats could graze with his neighbour's sheep. One day the sheep farmer decided to examine his sheep, the ones bearing his sign, and to judge each one individually. Then he would deal with each sheep accordingly. But first he did something else. He separated the sheep from the goats. The goats weren't his no matter whether they were fat or thin, sick or healthy, stud animals or not. Although some of them were champions, he did not even look at them. He did not judge them. He just said, "They are not mine. Chase them away, back to where they belong!" Only then did he judge the sheep that belonged to*

*him. He did not chase any of them away - not even those that were not perfect. They were all his.*

The determining question in the final judgement will be: Are you a sheep or a goat? (Matthew 25:31-33) Have you been saved in and through Christ? Have you been sealed by the Holy Spirit as God's property? (Ephesians 1:13-14)

To be successful according to God's standard you **must** believe in Jesus Christ. He **must** live in you and you **must** live in Him. Everyone who has not been saved will be sent away and condemned (John 3:18 and 36) even if the world judged them successful, wealthy and important.

***Prayer:***

† ***Lord Jesus, please come and live your life in and through me. I want to reflect your image and character. Live through me. Use my mouth to speak to people, my hands to serve them, my ears to listen carefully, my heart to love them, even those who only love themselves. Jesus, please teach me the full meaning of the wonderful truth: "You in me and me in You".***  
(Galatians 2:19-20 and John 15:4)

† ***Africa: Nigeria.***

† ***Africa: Sustainable agricultural practices. Pray against soil erosion.***



## Day 21

### God's standard for success:

#### YOU MUST REFLECT THE **IMAGE** OF CHRIST

Exceptional qualities of Jesus

**Read:** John 14:31

The Bible reveals certain exceptional features of Jesus' life. You must keep asking Him to make these a part of your life. Strive towards it with purpose.

The **first exceptional quality** of Jesus is His **love** for God and for people. John 13:1b says: *"Having loved His own who were in the world, He now showed them the full extent of His love."* In John 14:31 we read: *"... but the world must learn that I love the Father and that I do exactly what my Father has commanded Me."* In everything He came to do on earth, His biggest incentive was His love for His Father and for those who were lost - His love for you!

After spending a night on a farm and being spoiled with a hearty meal, a missionary commented, *"You are such loveable people!"* He meant that they made it easy for him to love them. Sometimes it is easy to treat people in a manner that makes it easy for them to love you. But only Christ can help us to always treat everyone in a loveable way. Is love one of your exceptional qualities?

The **second exceptional quality** of Jesus' life is His **obedience** to the Father. (Hebrews 10:5-7) He was 100% obedient to the Father. *"My food," said Jesus, "is to do the will of Him who sent Me and to finish His work."* (John 4:34) Obedience eventually cost Him His life. He was willing to die rather than to disobey the Father. (Philippians 2:8)

Someone once commented about a friend, *"John is dangerously obedient to the Lord."* He meant that his friend was willing to obey God no matter what; no matter the consequences. (Hebrews 11:35b-38) How will your friends describe you? Do you perhaps only obey the Father when you can benefit by it?

***You must be successful according to God's standards.*** Therefore you must reflect the **image** of Christ. **Love** and **obedience** must be an exceptional quality of your life. (Ephesians 5:1-2; John 15:9-10 and 1 John 5:3)

The **third exceptional quality** of Jesus is that of a **servant** and a slave. Jesus did nothing for His own benefit. He did everything at His expense and for our benefit. To be successful according to God's standard, we need to reflect Jesus' image in this too. We must display the heart and attitude of a servant. (Mark 10:42-45; Romans 15:1-3) Success is, like Christ, not thinking of your own concerns, but of what benefits others. (Philippians 2:3-8) Success is only possible when you serve others and banish selfishness from your life. Success can never be achieved at the expense of others – not at the expense of your husband, your wife, your children, your workers or your neighbour. You are not reflecting the spirit and attitude of Jesus by trampling people underfoot in an attempt to get to the top. You are rejecting God's definition of success. According to God's definition, success is not getting to the top. It is bending down to wash people's feet. It is serving others because Christ came to serve you. (John 13:12-17)

1 John 2:6 says: ***Whoever claims to live in Him must walk as Jesus did.*** Measured in terms of **love, obedience** and a willingness to **serve**, how successful are you really?

Do your utmost to reflect the image and character of Jesus and to display His Spirit and His attitude. Do not be discouraged, even if you battle and often fail. Remember that you are destined to be successful. You are destined to become the image of Christ. God will see to it. When Christ returns to make everything new, God will change all who are in Christ to become like Him! Read Romans 8:29-30 and 1 John 2:28 to 3:3. Praise the Lord! He will see to it that everyone who believes in Christ will be 100% successful!

God guarantees your success. I trust that you already desire to become more like Jesus.

#### **Prayer:**

† ***Lord, please help me to become more like Jesus. Fill me with Your love. Make me obedient. Help me to serve others as You serve them.***

† ***Thank God that He will change all who believe in Jesus Christ to reflect the image of Christ so that they will one day hear Him say, "Well done!"***



† *Pray for mission in the rural and agricultural community throughout Africa.*

† *Africa: Benin and Togo.*

† *Africa: Pray for commercial farmers and millions of subsistence farmers.*

## Day 22

### God's standard for success:

YOU MUST DO **WHAT** GOD WANTS

Read: John 17:4

Jesus is the One Person who was 100% successful according to God's standard. He lived up to God the Father's expectations in everything. (Matthew 3:17 and 17:5) At the end of His earthly life He prayed a stirring prayer. It is found in John 17. In verse 4 He looks back on His earthly life and says, ***"I have brought You glory on earth by completing the work You gave Me to do."*** God the Father had a very specific task for Jesus to perform. Jesus obeyed His Father in every detail. He dedicated Himself to it wholeheartedly. (John 4:34; 12:49-50 and 17:4)

In Ephesians 2:10 we read that God made those who have been saved by grace who they are now. This applies to you too: ***"For we are God's workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do."***

God the Father created, saved and made you who you are *with a purpose!* He has a specific agenda for your life! Jesus dedicated Himself to the agenda the Father had for Him wholeheartedly and in detail. That is why He was so successful. You too must dedicate yourself to do the good deeds God has planned for you to do because ***you must be successful according to God's standards.***

Consider God's intention for your life in view of the following five issues (Day 22 to 24):

**One: Choice of occupation.** Are you farming because you are convinced that God wants you to be a farmer? Only if you are convinced that He

does, will you be able to handle the challenges and crises, droughts, floods, market fluctuations, rising input costs and labour problems. When I give one of my workers an instruction, it is only reasonable for him to expect me to give him the opportunity, tools and help he needs to carry out the instruction. I cannot expect him to prune the orchard without providing him with pruning shears. If God wants you to farm you are free to ask Him to help you. You are carrying out His instruction. You are entitled to His wisdom and blessing. You can expect Him to give you the opportunities, means and people you need to carry out His instructions.

The Lord may ask you to change your vocation. Talk to Him about it and be sensitive to His voice. If you are convinced that God does not want you to farm you must put sentiment behind you and be prepared to leave it. Do what God wants because ***you must be successful according to God's standard.*** Therefore you must do ***what*** He wants.

This applies to all professions. Children must be taught to ask, ***"What is God's will for my life? What does He want me to do?"*** Do not merely think about job opportunities and a good income when choosing a vocation.

If you are farming because you are convinced that is ***what*** God wants you to do, sing or read the following song:

1. Stand up, stand up for Jesus  
Redeemer of the land  
He's Lord of all creation  
Victorious He stands  
Let us all represent Him  
And be His hands and feet  
Let us fulfil our calling  
As farmers on His land
2. Stand up, stand up for Jesus  
All peoples of the land  
Let's live and farm for Jesus  
To glorify His Name  
Let's conquer all the evil  
And bring His Name great fame  
Let us fulfil our calling  
As farmers on His land



3. Stand up, stand up for Jesus  
 It's time to make our stand:  
 To live and farm for Jesus  
 'cross Africa our land  
 Let's do work of high standard  
 Rejoicing in God's way  
 Let us fulfil our calling  
 As farmers on His land

God wants to provide people with food and clothes. (Psalm 146:7 and Matthew 6:25-34) He does so mainly through the work farmers do on His behalf. When we as farmers do not do this work well and on standard, people, especially the poor, will go hungry. (Job 22:7-9) The fact that so many people in Africa are starving is not God's fault. We as agriculturalists must accept our share of the blame. We are the ones through whom God provides bread. We have a calling to feed the nations! What a privilege!

*Prayer:*

- † Pray the song "Stand up, stand up for Jesus".  
 † Africa: Ghana.  
 † Africa: Pray for the implementation of Foundations for Farming-principles: a high standard; on time; without waste; with joy. ( www.foundationsforfarming.co.za )

## Day 23

### God's standard for success:

YOU MUST DO WHAT GOD WANTS (2+3)

**Read:** Ephesians 5:15-17

To be successful according to God's standard you must do *what* God wants. We have already discussed choosing an *occupation*. Think about God's purpose for your life in terms of the following:

**Two: Everyday decisions.** God's will for you is about more than just choosing the right occupation. It is about the choices you make every day.

Your everyday decisions about the veld, livestock, labour and money must be in line with God's will. For instance: Does God want you to buy a new bakkie or is it *what you want* because your neighbour has a new one? Are you buying it because you really need it or because you just want the best and latest model? (1 John 2:15-17) Are you paying your labourers *what* God expects you to pay them? Do you only tell jokes that God approves of? Take another look at the sketch on Day 14: *By His Spirit, Christ must determine your life and all your decisions.*

**Three: Day-to-Day-priorities.** Mark 1:32-39 and John 11:6-15 show that Jesus' daily programme was set by the will of God. He did what God expected Him to do every day and every hour of every day. He even obeyed God when He was captured. (Mark 14:41-42)

Most people battle with too much responsibility and congested programmes. Everyone complains that they can't do everything they should. You need to live in prayerful dependence on God. Ask the Father daily what His priorities are for you for that day. He is Lord and King. You must give Him the right to set your priorities. He may encroach upon your planning and time whenever He chooses.

Start to focus on things that are important but not urgent. These are things such as planning, maintenance, quiet time, good communication, restoring and building relationships, reading good agricultural articles, studying and training, reflecting on what you see and experience. These are all important but not urgent. (John Maxwell says: *Reflection turns experience into insight.* Read Proverbs 24:32.) Concentrating on important issues that are not urgent will keep your life from becoming one big crisis. Many crises occur because you keep putting things off that are important but not urgent. Eventually everything is urgent *and* important but you don't have enough time to do anything about it. Steer clear of things that waste your time and don't add value to your life; everything that is *too much*: too much TV, too much sport, too much sleep (Proverbs 6:9-11), too much talking and too much playing of computer games, etcetera. These things are pointless! (Proverbs 10:19 and 28:19)

Make the best possible use of every opportunity (Ephesians 5:15-17). Time is precious. But beware of the materialistic view that *time is money*. Priorities differ from time to time, person to person and job to job.



*Prayer:*

- † *Pray for the ability to make the right decisions.*
- † *Talk to the Lord about your priorities.*
- † *Lord, show me what I must see. Teach me what I must know. Tell me what I must do. And make me what I must be: Your Image.*
- † *Africa: Ivory Coast and Liberia.*
- † *Africa: Pray for climatic conditions and the influence of global warming on agriculture.*

## Day 24

### God's standard for success:

YOU MUST DO **WHAT** GOD WANTS (4+5)

**Read:** Job 22:7-9 and James 1:27

To be successful according to God's standard you must do **what** God wants. Reflect on God's purpose for your life keeping the following in mind:

**Four: Strive towards achieving God's purpose.** Everything belongs to the Lord. He entrusted a portion of His land to you to manage on His behalf and for Him. **What** does God want you to do with it? **What** does He want you to do with the skills and opportunities He has given you? **What** is God's goal and plan for your life? Discuss it with Him. He may have given you everything just to provide for your family and dependents, and the land and its people. (1 Timothy 5:3-8) Maybe He wants to use your farming business to enable you to provide a good education for your children and the children of your workers so that He can achieve His goal with them later. Perhaps He wants to support an orphanage (Job 22:7-9 and James 1:27) or a missionary (2 Corinthians 9:8-15 and 3 John:5-8) through your business. Perhaps the Lord is blessing you so that you can give a labourer an opportunity to become an independent farmer on his own land. Many of our parents and grandparents started out working for others who then helped them to buy their own land.

**You must be successful according to God's standards.** Therefore use your time, energy, skills and property to do what God wants. Strive towards achieving His goal in your life.

**Five: You must be a witness for Christ.** God wants His children to tell others about His grace and that there is salvation in Christ. He saved us and sent us into the world to be His witnesses, to announce His salvation and to make disciples of all people. (Matthew 28:18-20; John 17:18 and 20:21; Acts 1:8; 1 Peter 2:9)

**You must be successful according to God's standards.** Therefore, be enthusiastic about your involvement in mission and evangelisation. That is **what** God wants. Actively work towards winning *every farm for Christ*. Help everyone who is part of the rural and agricultural community to have an opportunity to get to know Jesus as their Saviour. You are **not doing what** God wants if you are cold, aloof and negative about mission.

To many people, religion is merely an attempt to get God involved in their plans instead of them getting involved in God's plan for the world.

Put everything into doing **what** God wants. Do not become discouraged even when you sometimes do what you want instead of what God wants. Remember, you are destined to be successful. God decided to give us everything Jesus deserved. We deserve nothing. God gives His children Christ's obedience and purity! Therefore God will one day declare that all His children comply with this second measure for success. You should be so thankful and glad about this that you will be even more dedicated to doing **what** God wants.

*Prayer:*

- † *Talk to the Lord about why He gave you certain gifts, talents, skills, means of production and land. What does He want you to do with them?*
- † *Pray about your involvement in mission. Are you sufficiently involved? How does the Lord want you to be involved?*
- † *Lord, show me what I must see. Teach me what I must know. Tell me what I must do. Make me what I must be: Your Image.*
- † *Africa: Sierra Leone and Burkina.*
- † *Africa: Rain and the efficient use of water resources.*



## Day 25

### God's standard for success:

DO WHAT GOD WANTS **AS** HE WANTS IT DONE

**Read:** Isaiah 29:13 and 1 Corinthians 10:31

As a man, Jesus was 100% successful. He is the image of the being of God. (Hebrews 1:3) He did **what** the Father wanted. He also did it **as** the Father wanted! He glorified God by the manner in which He performed His duty. (John 17:4)

Have you ever asked your children to do the dishes on a Sunday after lunch? Sometimes **they do what** you asked but they **don't do it as** you would like them to. They grumble and complain instead of doing it with joy and in gratitude. They shove and push each other around while trying to do as little as possible. A couple of dirty pots are left on the stove. The basin is left full of dirty water and the dish towels are scattered on the floor! The countertops remain covered in crumbs.

Isn't this how we often carry out God's instructions? Complaining and sighing, without really making an effort, just wanting to get it over and done with. The Word is clear: Do everything wholeheartedly and in gratitude. (Cf. Ephesians 6:6-7 and Hebrews 12:28)

***You must be successful according to God's standards.*** How do you do what God wants? Does the way you farm make God smile? Do your decisions compliment Him? (Jeremiah 13:11b) Do you do your work with a positive attitude and with relish? (Colossians 3:23-24) Do you deliver work at a high standard? Do you do it on time, with joy and without wasting resources? Or do you sigh and complain? Are you careless and sloppy? Are you honest and reliable? You fill in your tax return because it is **what** God expects you to do. (Romans 13:1-7) But do you do it **as** God wants you to do it? Is your attitude towards God, your family members, workers, animals, orchards, and fields determined by love? Remember, God looks at **how** you do things, at your attitude. He looks at how honest and sincere you are when you are doing what He wants.

Farmers are known for always complaining. Someone once asked whether I knew in which month farmers complained the least. The answer is February because it is the shortest month of the year! Let us laugh at ourselves and stop complaining. God looks at how we do what He wants.

Jesus was successful even though He did not have a house or many possessions. (Luke 8:1-3 and 9:58) To be financially free you need to differentiate between money and success. If success equals money, Jesus was unsuccessful. If success equals money, striving for success automatically degenerates into avarice. And avarice destroys financial freedom. So make sure that you define success properly so that you do not lose your financial freedom by trying to be successful.

#### ***Prayer:***

- † Ask the Lord for the ability to deliver work at a high standard, on time, with joy and without wasting resources.***
- † Pray that God's children will live lives that compliment Him.***
- † Lord, show me what I must see. Teach me what I must know. Tell me what I must do. And make me what I must be - Your Image.***
- † Africa: Guinea and Guinea Bissau.***
- † Africa: Pray for good labour relations in agriculture.***



## PART 6

### Open Hands

Financial freedom means we must be liberated from the love of money and avarice. Financial freedom is more than that. The Lord liberates us from what is wrong. But He also sets us free to do what is good and right. He liberates us for a purpose. On the one hand he liberates us from greed. On the other hand He liberates us to have open hands like Him - to be the channel through which He can share and bless.

#### Mind Shift:

~~Learn to be rich from the rich.~~

✓ Learn to be generous from God.

## Day 26

### Our God has open hands

**Read:** 1 Timothy 1:17 and Proverbs 11:24-25

*Like father like son.* This idiom means that a child's character can be expected to resemble his/her parent. This must be true of every Christian! We must be like our heavenly Father! We have been called to reflect His image and to represent Him on earth. We need to think and live<sup>3</sup> *God's Way* so that people will see God in us. This means we must live with open hands because our God has open hands. **God generously shares everything He is and has with us.**

According to Genesis 1 He **shares** His image, His breath, His creativity and His dominion over the earth with people. He entrusted all of creation to people. Throughout the Old Testament God's hand never closed. All that is good and beautiful came from His hand. He **gives** people His advice and **shares** His justice with earthly judges. (2 Chronicles 19:5-7)

<sup>3</sup> Open hands is one of the God's Way principles discussed in the book, Basics. This is the 2008 Prayer Focus and may be downloaded from [www.amosafrica.net](http://www.amosafrica.net).

In the New Testament we read that God **gave** us His only Son. (John 3:16) He also sent His Spirit to live in us. (Acts 2:4 and Romans 8:9) Thus He **gave Himself** to us.

Christ **gave Himself** to us when He hung on the cross with open hands. His gifts and blessings, too numerous to name, flow to us from His open hands. He **gives** us His righteousness, holiness and redemption. (1 Corinthians 1:30) He **gives** us the salvation that He brought about. (Hebrews 10:10-15) He **shares** His victory with us. Now we are more than conquerors through Him who loves us. (Romans 8:37) He **gives** us a whole variety of gifts of the Spirit. (1 Corinthians 12:4-11 and 27-28; Romans 12:4-8) He **gives** us the power to heal the sick and to drive out devils. (Matthew 10:8; Luke 10:1-3 & 17 and Mark 16:16-18) He **shares** His peace, joy, love and wisdom with us. (John 14:27 and 15:11; Romans 5:5; 1 Corinthians 1:30 and James 1) He **shares** His Name with us: we are called Christians. (Acts 11:26) In His Name we can ask the Father for anything. (John 14:13-14) He tore the curtain to the Most Holy Place and by His blood He **gives** us free access to the throne of God. (Hebrews 10:19) He **shares** His inheritance with us. We are co-heirs with Him. (Romans 8:17) He **shares** His right to forgive sins (John 20:23) and He **shares** His glory with us. (Romans 8:29-30) He even **shares** His home with us. He has gone to make it ready for us so that we may be where He is. (John 14:3) When He returns He will **share** His right to judge the world and the heavenly beings with us. (1 Corinthians 6:2-3)

Do you need more proof to convince you that God has open hands? Certainly not! *His divine power has given us everything we need for life and godliness ...* (2 Peter 1:3-4)

If you are a Christian you are stinking rich, even if you don't own a cent.

The secret to financial freedom lies in living with your hands open, just like God. It does not lie in hoarding earthly riches. When the first Christians were saved and set free their hands immediately opened. (Acts 4:32 and Luke 19:8) They were set free financially too!

We will discuss the *what, where, when and how* of giving later. There are no hard and fast rules. We are not living under the law and cannot earn anything by giving. If you have an intimate relationship with God you need only listen to His voice. He will tell you what to do with what He has given you to manage.



*Prayer:*

- † *Worship God. He has open hands.*
- † *Pray about Romans 12:1-2. Give yourself to God in response to His open hands. Do it and pray that thousands of other people will do so too.*
- † *Thank the Lord for all He has already given you and for all He promises to still give you. Remember it is more than money and possessions (but does not rule them out).*
- † *Africa: Gambia and Senegal.*
- † *Africa: Prevention of and the fight against disease, pests and plagues.*

## Day 27

### You are steward to our Open-handed God

**Read:** 2 Kings 4:42-44

Financial freedom is being liberated from greed, materialism and a love of money. But financial freedom is more than that. The Lord sets us free from what is wrong *and* He sets us free to do what is good and right. He sets us free to show people what He is like. We need to reflect His image. He sets us free to open our hands; to be the means by which He can share and bless people. God wants all people to know Him as ***Jehovah Jirah*** (Genesis 22:14) - the God who provides. He wants everyone to experience His kindness because it leads people to repentance. (Romans 2:4) God wants His children, the descendants of Abraham, to be a blessing to the world. (Genesis 12:1-3) God cannot entrust His property to you if you are like a dam that stores up everything for itself. He can only entrust His property to you if you are like a channel through which His goodness can flow to others.

When the angel told Mary that God wanted to use her to give birth to His Saviour, she said, *I am the Lord's servant, ...* (Luke 1:38) *I* believe that through His children the Lord wants to establish businesses (including farming businesses) that are completely at His disposal; Businesses that will be a ***symbol and source of blessing*** for their community. (Cf. Zechariah 8:13)

Farmers and other business people must realise that they have been called to establish Christ's Kingship and dominion in the workplace. They must be His witnesses there. As the song says, ***Let us all represent Him, and be His hands and feet*** (Day 22). Your desire to be a blessing to others should be greater than your desire to be blessed.

***I am at the disposal of the Lord.*** This is how all the Lord's stewards should respond to His instructions. God makes everything possible, even if you feel it is not.

God has open hands and you are His steward. You are managing the property of a God who likes giving. You are the child of a Father who is compassionate and kind to everyone, even to the ungrateful and the wicked. (Luke 6:35-36 and Matthew 5:43-48) Do what your Father does!

*Prayer:*

- † *Respond to God's Word in Prayer.*
- † *Pray for Christians in the rural and agricultural community to give themselves to God and to be available for His agricultural plan: Living and Farming God's Way.*
- † *Pray for people who are religious but have never given themselves to God.*
- † *Africa: Equatorial Guinea and Gabon.*
- † *Africa: Pray for education and training in rural areas.*

## Day 28

### Be a channel for God's blessings and goodness

**Read:** Acts 20:35 and 1 John 3:16-18

You will not have financial freedom if you live and farm only to enrich yourself. You are definitely not *Living and Farming God's Way*. *Living and Farming God's Way* is about having open hands!

Christians must give themselves to others and be willing to share. Everyone must reflect the image of our *Open-handed God*. Everyone must show that He is a generous God. The Bible repeatedly states that we must



be generous and open-handed no matter how much we own. (Luke 3:11) This instruction is not only for rich Christians. It is for **all** Christians. (Hebrews 13:16) **Not the abundance that you have but the generosity of our God should motivate you to live and farm with open hands.** How can you do so?

1. To live with open hands you need to **work hard and smartly** so that you will have something to give. (Ephesians 4:28) You need to produce more than you need. If you only produce enough for yourself, on what will the city dwellers live? You must create wealth. Keep dividing wealth and everyone will end up with nothing.
2. **Don't try to make money out of everything.** You have taken an important step towards financial freedom when you stop trying to convert everything into money. The prophet Amos condemns the attitude of always trying to make money out of everything, even the sweepings of the wheat! (Please read Amos 8:4-6.) The Lord commands us to leave something for the poor. (Leviticus 19:9-10 and Deuteronomy 24:19-22) You need not do it exactly like that today but you must have a generous heart and an open hand for the poor.

A farmer once asked a friend of mine if he was interested in buying some cattle from him. The asking price was such that my friend could not refuse, but he did not need the cattle. He prayed about it and decided to help his workers buy the cattle. He had already helped them to buy a piece of land and they needed the cattle and money more than he did.

3. **Limit your expenses.** The more you earn, the more you spend. *Expenditure* is just a step behind *Income*. *Expenditure* does not like being left behind. You must make an effort to regulate your lifestyle or it may devour your income and dump you in debt. There will never be anything left with which to bless others or to help them on their feet; nothing to sow, to save or to invest. There is no limit to what you can do with money. There is always something else to buy, another holiday destination, a better vehicle, a more comfortable house, a new restaurant to try out and another occasion that demands new clothes. More, more, more!

What is a luxury and a waste of money for someone may be indispensable for someone else. People have different needs. Buying an expensive piano but never using it is a waste of money.

Buying an even more expensive piano for someone who is especially gifted is money well spent. People differ and so do their circumstances, responsibilities, needs, preferences, etcetera. Someone may have five children while someone else may be taking care of an elderly parent. Some people may only travel on tarred roads and others on bad dirt roads. Some people enjoy gardening while others prefer reading.

People have different incomes and expenses. However, the principle remains the same: **Limit your expenditure! Cap your lifestyle! Close your financial circle** to prevent yourself from thinking about new things you need when the Lord blesses you. Do not allow your expenditure to follow so close on the heels of your income.

Financial freedom is being free of a never ending desire to live in more comfort, hoarding more and more in "your dam". Financial freedom is settling the size of your dam with the Lord. When the dam is full, joyfully allow the surplus to flow out through God's channel to fill other people's dams. There are business people who joyfully allow 70% or more of their earnings to flow through to increase the Kingdom of God. [Testimonies on Day 29 and 30.] They lack for nothing. Their dams are full.

4. **Find out where the Lord wants the channel to flow to in advance.** When the Lord blesses you with money and you don't know why, chances are that you will spend it foolishly. You will spend it on the wrong things because you did not find out in advance why He gave it to you. Your everyday expenses will just increase to stay close on the heels of your income.

Give in order to receive and the money is still in your heart and not in your pocket. You are not financially free. Generosity is the only way to free you from the slavery of greed and materialism.

*Prayer:*

† *Lord, grant me the fulfilment of my calling, intimacy with You and financial freedom.*

† *Ask the Lord to help you reflect His Image and to live with open hands.*

† *Africa: Congo and the Democratic Republic of the Congo.*

† *Africa: Pray for safety on farms and in rural areas.*



## Day 29

### It can be done – with millions!

Francois van Niekerk is the author of the book, ***Doing Business with Purpose... Beyond Success to Significance***. He is the humble person behind the Mergon Foundation. During 2015, Mergon donated 90 million rand for the expansion of the Kingdom of God. They expect to be able to give 250 million rand annually by 2020.<sup>4</sup> Francois writes:<sup>5</sup>

#### Learning from others

*A book that I read as a school boy, had a great impact on me, and first introduced me to the concept of 'the vow'. It was the biography of the earthmoving equipment innovator, RG LeTourneau. He was one of a number of American business people who made a lasting contribution to global society – not only because of their business genius but also because of their example in serving God. LeTourneau's testimony greatly influenced my life and is partly responsible for me to write this book. A little more about him:*

*RG LeTourneau is perhaps the most inspiring Christian inventor, businessman and entrepreneur the world has ever seen. A sixth grade dropout, Robert Gilmore 'RG' LeTourneau went on to become the leading earth moving machinery manufacturer of his day with plants on four continents, more than 300 patents to his name and major contributions to road construction and heavy equipment that forever changed the world. Most importantly, his contribution to the advancement of the Gospel ranks him among the greatest Christian Businessmen of all time. Famous for living on 10 per cent of his income and giving 90 per cent to the spread of the Gospel, LeTourneau exemplified what a Christian Businessman should be.*

www.giantsforgod.com

*LeTourneau's example prompted my need to keep the original vow I made to God. Encouraged by his wife, Evelyn, LeTourneau started by committing ten per cent of his budgeted income to God's work – whether the budget was actually achieved or not. **Importantly he did not do this with the intent of receiving anything from God.** As God blessed him, he consistently gave more, until the balance was 90/10 in God's favour.*

*What LeTourneau did in turning the vow around stayed with me throughout the years. And it was directly responsible for my desire to give 70 per cent and keep 30 per cent. Apart from this being an appropriate response to God's blessing, it would, on a lighter note, counter my growing embarrassment about the 'negative gift' I had originally given to God (referring to the fact that 30 per cent of a soon-to-be liquidated business was a 'negative gift'. Page 33).*

*But the first step was to provide a structure for the vow. Funds to pay for setting up a trust were simply not available initially. A formal trust was finally registered in 1983 to transfer the 30 per cent shareholding to an independent legal entity, the Mergon Foundation.*

It is really worth **prayerfully reading** Francois van Niekerk's book! It exemplifies financial freedom and provides practical examples for most of the principles in this prayer focus.

#### Prayer

- † *Pray that Christian farmers and business people will commit themselves to expanding God's Kingdom in agriculture and in Africa.*
- † *Pray for Christian farmers and business people to honour God as the Controlling Shareholder in their businesses! Pray that He will have the final say. Pray that His children's farms and businesses will be characterised by His open-handedness.*
- † *Africa: Rwanda and Burundi.*
- † *Africa: Pray for the Church in Africa. Pray Colossians 2:6 10.*

<sup>4</sup> Doing Business with Purpose ... Beyond success to significance. Page 51

<sup>5</sup> Doing Business with Purpose ... Beyond success to significance. Page 46. Mergon Foundation, PO Box 486, Stellenbosch, 7599.



## Day 30

### It can be done – with just a few dollars!

Years ago I visited oom Louis who was already in his eighties. His house was, as usual, littered with spiritual books and letters from missionaries. I found a page on which the following story was written. The author is Eddie Organ, but that is all that I know. The family this story is about is not only financially free, but also reflects the image of their Open-handed God! The title is: **The rich family in our church.**

I will never forget the Easter of 1946. I was 14, Ocy 12 and Darlene 16. The three of us lived with Mommy and knew what it meant to do without. My father had died five years previously and left my mother with seven children and no money. By 1946 the eldest four children had already left home.

A month before Easter the minister announced that a special collection to help a very poor family would be held at Easter. He asked everyone to save money, to really sacrifice and to give generously. Back home we started talking about what we could do to help the poor family. We decided to buy 50 pounds (about 23kg) of potatoes and to live on it for the month. In that way we could save \$20 of our grocery money. We also decided to use as little electricity as possible so that we could save more. We cleaned people's homes and back yards and took every opportunity to look after people's children. With every 15 cents we received, we bought enough wool to knit three potholders that we sold again for \$1. In this way we saved another \$20.

It was one of the best months in our lives. We counted the money every day to see how much we had already saved. At night we sat in the dark talking about how the poor family would enjoy the money the church was going to give them. Because there were about 80 people in church, we calculated that the congregation would be able to give at least 20 times more than we could. After all, the minister reminded the congregation of the special collection every Sunday.

The day before Easter, my sister and I went to the grocery store and exchanged our change for three new \$20 bills and one \$10 bill. We raced home to show Mommy and Darlene. We had never had so much money before. That night we could hardly sleep, we were so excited. We did not mind that we did not have new clothes for Easter because we had \$70 for the special collection. We couldn't wait to go to church the next day.

It poured with rain that Sunday. We did not own an umbrella but did not mind getting wet. Even Darlene's feet were soaked because her shoes had holes in them. We sat in church

proudly. I heard some of the teenagers whispering about the Smith girls who were wearing their old dresses again. I looked at them in their new dresses and felt very rich.

When the collection was taken, Mommy put in the \$10 bill and the three of us \$20 each. We sang all the way home. Mommy surprised us for lunch. She had bought a dozen eggs and we ate them with our potatoes.

Late that afternoon the minister stopped outside our home. Mommy opened the door, spoke to him for a while and then came back inside with an envelope in her hand. We asked what it was but she said nothing. She opened the envelope. Some money fell out: Three new \$20-, one \$10- and seventeen \$1 bills. Mommy put the money back in the envelope and no-one said a word. We all just sat staring at the floor. A moment ago we all felt like millionaires, but now we felt like poor, worthless trash.

We led such a happy life that we felt sorry for anyone who did not have our father and mother and a house full of brothers, sisters and friends who kept popping in. We thought it was fun to share cutlery and to wonder what you would get to eat with – the fork or the spoon? We had two knives that we passed around the table to whoever needed them.

We knew that we did not have many of the things other people had, but we never thought of ourselves as poor. But that Easter we found out that we were indeed poor. The minister had brought the money collected for the poor family to us and that meant we had to be poor! I did not like being poor. I looked at my dress and tacky shoes and was so ashamed that I did not feel like ever going to church again. Obviously everyone knew that we were poor. I was in grade 9 at school and was first in a class of more than 100 children. I wondered if they also knew that we were poor. I decided to quit school because I had already passed grade 8 and that was all the law required in those days.

We sat like that in silence for a long while. Later we went to bed. We did not talk much during the week. On Saturday Mommy broke the silence and asked what we wanted to do with the money. We wondered what poor people do with money. We did not know because we did not know that we were poor. We did not want to go back to church on Sunday, but Mommy said we had to.

It was a lovely sunny day, but no-one spoke on the way to church. Mother started singing, but no-one joined in. A missionary spoke at church that day. He told us about how the people in Africa built churches with sun-dried clay bricks, but that they needed money for the roof. He said that \$100 was enough for one church's roof. The minister asked: *Can't we all make an offering to help these poor people?*



We looked at each other and smiled for the first time that week. Mommy put her hand in her handbag and took out the envelope. We passed it on to Ocy and she put it in the collection plate. After the money was counted the minister announced that there was just over \$100. The missionary was very excited. He had not expected such a big contribution from our little congregation. He said, "You must really have some rich people in your church." Then it hit us: We had given \$87 of the just over \$100. We were the rich family in our church. The missionary had said so himself. From that day on I was never poor again.

I always remember how rich I am because I have Jesus!

### *Prayer*

- † Talk to the Lord about what touched you most in the story of this family.*
- † Pray against selfishness and self-interest.*
- † Pray for Christians to have a renewed passion for helping other Christians. Pray for Christians to generously contribute to the advancement of the Kingdom of God.*
- † Africa: Pray for discipleship and growth in Churches.*

## **PART 7 Debt**

No-one wants to be in debt but almost everyone incurs debt. Why? Debt has become acceptable to us. It is part of life. But debt is dangerous and may lead to economic ruin.

Everyone wants to be free of debt, but very few people have a plan to get out of it. Everyone wants to be free of debt, but few people have the patience, faith and financial discipline to make it happen. To get out of debt you must understand how you got into it in the first place.

### **Mind Shift:**

~~Debt is part of life. It is normal and acceptable!~~  
**The Lord wants His children to be free of debt.**

## **Day 31 Ouch! Debt is pinching me!**

**Read:** Genesis 2:8-9; 2:15-17; 3:2-6, and Proverbs 22:7

Obedience is living ***in*** the will of God. Sin is acting ***outside*** the will of God. From an economic and consumer viewpoint we could say: **Sin is to consume outside** (in opposition to) **the will of God**. That is what Adam and Eve did. They were free to enjoy all the good and beautiful food God gave them. But they chose what was ***outside God's will*** for them. This hurled them and all of humankind into sin and misery.

To desire what is not your due, to be dissatisfied with what God provides, wanting more and wanting it now, to snatch at something God in His love and goodness has not given you (yet), ***to consume outside the will of God, is sin***. All these things lead to **debt** and debt undermines our *financial freedom*.



Proverbs 22:7 hits the nail on the head: **Poor people are slaves of the rich. Borrow money and you are the lender's slave.** (Good News Bible) *Debt undermines financial freedom.* Debt makes you your creditors' slave. You may be forced into obeying your creditors instead of God. They may demand that you sell your farm and other assets even though that is not God's will. Or you may be unable to pay your workers a fair wage even though the Lord tells you to. If you cannot do what God wants because of money, you have allowed money instead of God to rule over you. God ransomed His children and set them free. He does not want His children to become slaves of people or of money. (Matthew 6:24, Romans 13:8 and 1 Corinthians 7:23)

*Debt undermines financial freedom.* Debt is a hard master! It drives you. It lures you into being dishonest. (cf. Proverbs 30:7-9) It keeps you awake at night. It causes stress and undermines your health. At best, debt is very bad. Let us see what the Word says about debt:

1. The Bible takes into account that people can sometimes fall into debt. (For example 2 Kings 4:1-7.) There are many reasons this could happen. Debt is not entirely prohibited, but people are not encouraged to incur debt. In the Old Testament there were special social arrangements that prevented people from falling into debt and poverty permanently. (Cf. Leviticus 25 and Deuteronomy 15:1-11)
2. God's children are encouraged to lend, but not to borrow. In fact, Christians are even encouraged to write off debt owed to them (Luke 6:34-36) but to pay their own debt (Romans 13:8 and Psalm 37:21).
3. God encourages His children not to incur debt. (Romans 13:8) If you do, you must honour the agreement and pay it back on time.
4. Debt makes you someone's slave and God does not want His children to be other people's slaves. (Proverbs 22:7 and 1 Corinthians 7:23). Debt gives your creditors authority over you. They determine what you can and cannot do.
5. It is a blessing to be free of debt. (Deuteronomy 15:6 and 28:1-12, take note of verse 12) Debt is considered a curse. (Deuteronomy 28:15 and verse 43-44).

6. When you incur debt you are assuming there will be a tomorrow. You are assuming that you will make a profit and be able to pay your debt. (James 4:13-17) Only God knows what will happen tomorrow. Debt may even prevent you from providing for your own people. The Word says that someone who cannot provide for his own people is worse than an unbeliever. (1 Timothy 5:8) Debt can lure you into cheating someone to pay someone else. You may become dishonest, tell lies and break your promises. You may lose your good name and relationships may be broken because of bad debt! (Proverbs 22:1) Debt can even prevent you from doing good to others in obedience to the Lord. (Ephesians 4:28 and James 1:27) Debt easily leads to sin.
7. Incurring debt quickly and easily may deprive God of an opportunity to perform a miracle. We often read that He provided for His children in supernatural ways. He still does so today. He reveals Himself in Scripture (and in the lives of millions of His children) as the Provider and Father who knows what His children need. He is the One who provides well for His children! Read Genesis 22:14; Psalm 146:5-10; Matthew 6:25-30; Philippians 4:12-13 and verse 19-20, and Hebrews 13:5-6.
8. There are many reasons why people incur debt. The most important reasons are greed and impatience. *I want more than I can afford and I want it now!* Hebrews 13:5-6 and 1 John 2:15-17 warn us against this.
9. Ask yourself: Am I obeying 1 Corinthians 10:31 by incurring this debt? ***"So whether you eat or drink or whatever you do, do it all for the glory of God."***

**Prayer:**

- † ***Memorise Proverbs 22:7 and discuss it with the Lord.***
- † ***If you are in debt, ask the Lord for guidance and to help you get out of it. Pray against the temptations that often go hand in hand with debt.***
- † ***Pray for financial freedom for your family.***
- † ***Africa: Malawi.***
- † ***Africa: Pray against the occult (Deuteronomy 18:9-14).***



## Day 32

### Why are you in debt?

**Read:** 2 Kings 4:1-7 and Hebrews 13:5-6

*Debt undermines financial freedom.* To escape the bondage of debt, we need to discover how we were trapped by sin in the first place. We need to find out how to make sure that it will not happen again. Think about the following four causes of debt:

1. **Idolatry!** This is the first and most important cause of debt. When you give money **the** place in your heart instead of **a** place in your pocket, money is your god. When you use God's gifts in ways that oppose His will (when you make it your god) it leads to bondage. It never leads to satisfaction or contentment. You need more money every day to get the same feeling. ***"Whoever loves money never has enough; whoever loves wealth is never satisfied with their income."*** (Ecclesiastes 5:10) Debt is inevitable: You start living today on the income you hope to get later.

**Correction:** *Be converted. Get Jesus into your heart. Take money out of your heart and put it into your pocket where it belongs.*

2. **Human factors:** Wealthy people also incur debt, but poverty and debt are twins. Proverbs gives important reasons for poverty. The same reasons apply to debt and to financial dependence:
  - Laziness (Proverbs 6:6-11; Proverbs 12:27; **Proverbs 24:30-34**);
  - No self-motivation or advance planning. (Ants don't have a leader, overseer or ruler, but they are self-motivated and they plan ahead. However, many people only work when they are supervised or when they are driven by hunger. Proverbs 6:6-8 and 16:26);
  - Too much sleep (Proverbs 6:10-11; Proverbs 20:13; Proverbs 24:33-34);
  - Bad priorities (Proverbs 16:16; 21:17 and **24:27**). People spend money on lifestyle (houses, cars, furniture, cell phones, television, holidays, etcetera) before generating money by farming or doing business. You need to generate money first by farming (working outside). You can live off the income afterwards. That is what Proverbs 24:27 says. Sheep provide money to build a house, but a house cannot provide money to buy sheep;

- Dreaming of instant wealth instead of learning to manage what you have wisely (Proverbs 13:11; **21:25-26** and 23:5);
- Wastefulness (Proverbs 21:17 and 23:19-21. Especially on liquor and food, tobacco and other drugs);
- False / wrong focus (Proverbs 28:19. Keep yourself occupied with useless things);
- Carelessness (Proverbs 18:9);
- No wisdom, knowledge and insight (Proverbs 2:1-5; 3:13-18; 16:16; 24:3-4).

Notice that Proverbs does not list *external causes* for poverty. Proverbs only lists *internal causes*: things within people, things people can control.

**Correction:** *If you are guilty of any of these things, admit and confess them. You can do something about all of these things. The smartest thing to do is to serve the Lord (Proverbs 1:7 and Psalm 111:10). Obey Him. It will help you to remain standing amid the storms (including financial storms). (Luke 6:46-49) Empower yourself with knowledge about how to use your money. Learn to use the little you have cleverly. Stop dreaming about what you will do with the large amount of money you hope to get from somewhere one day.*

3. **Natural causes:** Things such as drought, floods, fire, hail storms, early or late frost, pests and diseases, accidents and the untimely death of a breadwinner may lead to debt. Sin always affects nature (Genesis 3:17 and 4:11-12; Job 31:38-40; Jeremiah 4:26; 12:4 and verse 10-11, and 23:10; Hosea 4:1-3) but most of these are not under our control. They are part of the pain and suffering creation endures. (Romans 8:18-23) Because nature can be fickle you should be very careful of incurring debt. (James 4:13-17)

**Correction:** *Use, combat (fight) and accept. This is what you should do in all instances of suffering. **Use:** God makes everything work together for good for His children. Work with God. Turn your pain into an opportunity for growth. **Combat:** This includes many things, from prayer to insurance (insurance is a modern way of combating the destructive and/or permanent*



damage caused by the above disasters. There were many similar arrangements in communities during the Old Testament.); from good planning to wise decisions; from science and technology to a holy life! Do Proverbs 22:3! **Accept:** Be patient. These things will only come to an end when Jesus returns. (Revelations 21:1-5)

4. **Production factors:** You need land, vehicles, implements and start-up money to farm. Everyone cannot pay for these things in cash. If you *must* borrow money, make sure that you *borrow it to produce and not to live a life of luxury*. (This is what the prophet commanded the widow to do in 2 Kings 4:1-7.) Money invested in production generates money for paying your debt. But money spent on a life of luxury doesn't generate anything. It is gone! You can no longer use it to pay your debt. There are many unpredictable factors that may undermine your ability to pay back even good debt.

**Correction:** Get rid of debt incurred by lifestyle (for luxuries, comfort, convenience, consumer goods, etcetera). Make sure your asset to liability ratio is positive. Keep your production debt within bounds. (Happy is the man who does not need to use next year's income to pay for this year's input cost.) Pay yourself a fixed salary and do not pay personal expenses from the business.

**Prayer:**

- † *Talk to the Lord about your debt. Ask Him to give you wisdom.*
- † *Confess it if you have incurred debt without the Lord's instruction. Confess everything under point 3 that you are guilty of.*
- † *Pray that the Lord's children will pay their debt, get out of it and will be more careful than ever to make debt.*
- † *Africa: Mozambique.*
- † *Africa: Marriage and family life. Pray for absent fathers.*

## Day 33 The rule of 72

**Read:** Proverbs 22:7 and Psalm 15:5

We are living in an era in which people are not afraid of debt. Financial institutions and businesses are willing to lend money left and right. Supermarkets all have card schemes that encourage you to spend more. You are trapped: **Buy now and pay later!** (Apparently people spend an average of 34% more when paying by card than when paying cash. Businesses know this, hence the cards!)

Why are banks and businesses so eager to lend you money? They know **the rule of 72**<sup>6</sup>. This rule always works everywhere. One could call it God's **economic law**. The rule is: **If you divide 72 by the interest rate the answer is more or less the number of years it will take for the amount loaned to double.**

If you borrow R10 000 at 24% a year and pay nothing back (compound interest), you will owe  $(72 \div 24 = 3)$  R20 000 in three years' time. If you borrow R10 000 at 3% a year without paying anything back in the mean time, you will owe R20 000 in 24 years' time  $(72 \div 3 = 24)$ . If you borrow money at 30% a month at "Cash loans", your debt will double in 0.2 years' time (73 days)!

**When you invest money the rule of 72 works in your favour.** Your money will increase. Your money will make more money for you. **When you borrow money the rule of 72 works for the bank** (business or person from whom you are lending) **and against you.**

You should therefore only borrow money when you can earn more with it than the capital and interest you need to pay it back. (That is why you should not borrow money to finance your lifestyle!) It is easy to determine whether you will be able to make enough money to pay back the capital and interest in the set period of time. (Even if the interest rate were to increase to 24% and more.) When someone says their debt has caught up with them, the **rule of 72** explains what has happened. Due to the high interest rate, their debt has increased more quickly than they could pay off.

<sup>6</sup> If I remember correctly, I first read about this rule in a course of Ron Blue's, **Master your Money**. To find out more, Google **Rule of 72**.



Remember: ***The rule of 72 always works for or against you.*** That is why everyone wants you to borrow money – the rule works **for them and against you.** They become richer and you become poorer. **Do not borrow everything that is available. Do not borrow money just because you can!**

There are three things to remember and do when borrowing money:

- Borrow as **little** as possible,
- pay back as **much** as possible and
- pay it back as **quickly** as possible.

*Debt undermines your financial freedom!* Get out of debt. It is the right thing to do, because the fall of Babylon and the return of Christ is imminent! (Revelations 18-19)

**Prayer:**

- † ***Pray for financial freedom. Don't ask for more money. Ask for more wisdom to enable you to use money more sensibly.***
- † ***Pray that Christians will help and support one another with interest free loans. (Cf. Psalm 15:5 and Exodus 22:25) Pray that they will faithfully pay back their loans.***
- † ***Africa: Zambia.***
- † ***Africa: Planting GF4GF-Centres in Africa (GF4GF = Good Foundations for Good Fruit).*** Visit: [www.gf4gfcentres.co.za](http://www.gf4gfcentres.co.za)

## Day 34

### Tips for remaining debt free

**Read:** 1 Corinthians 6:12 and 10:23

The following practical tips will help and motivate you to remain debt free. They are modern proverbs that are worth remembering:

1. ***Do not confuse someone's ability to get into debt with their ability to make money.*** A great deal of the wealth and luxury that people flaunt actually belongs to the bank! (Proverbs 13:7) Do not

yearn for someone else's wealth and do not try to imitate their lifestyle.

2. The golden rule of finance is: ***You should make more money than you spend over a period of time.*** Reality is: ***Money tiptoes in through the back door but rushes out of the front door.*** The golden rule and reality are opposites. Be very careful. Before you blink, you will have spent more money than you earned. Being careful is thinking and planning ahead, drawing up a good, realistic budget<sup>7</sup>, making sure you have sufficient cash flow, buying only what you need and not everything you desire. Be patient.
3. ***Do not think the only way out of debt is by making more money. The desire to earn more may lead you into more debt.*** God's plan for financial freedom often is not to earn more or to make more debt. Key factors in His plan are faith, obedience, wisdom (Be disciplined and use what you have judiciously.), responsible stewardship, etcetera. Where these are in place, God gladly and miraculously multiplies the little we have and do. [2 Kings 4:1-5 (multiplying oil), Matthew 17:24-27 (coin in fish's mouth), Mark 6:35-44 and 8:1-10 (multiplying fish and bread)] God's miracles often make it unnecessary to borrow money.
4. ***Do not include the needs of your spirit and your soul in your budget - your budget will never balance!*** This happens when people spend money to impress others and to boost their self-image (see number 5). They spend money in an attempt to satisfy their need for recognition, love, security and acceptance. They use money to try to compensate for the lack of time they spend with their children. People attempt to suppress their sense of insecurity because they don't know whether they have been saved, with financial security, etcetera.
5. ***Don't use money that you don't have, to buy things that you don't need, to impress people that you don't like.*** It is clear that a low self-esteem lies behind compulsive buying!

<sup>7</sup> Amos Agrimin together with CLF (Christian Literature Fund) and the Department of Agriculture in the Western Cape published two pamphlets: ***Become money wise*** and ***Money wise – with a budget***. These pamphlets are available in various languages and are suited to being distributed in the rural and agricultural community.



6. **Hasty decisions and indecision are equally dangerous!** Hastiness causes you to make mistakes! (Proverbs 19:2 and 21:5) The devil knows this and encourages people to take immediate action without thinking carefully, praying or getting advice. (Proverbs 27:9 and 15:22) Do not implement the first idea that enters your head. It is often not the best plan. It could be the most expensive plan.
7. **It is easy to lose what you have but no-one can take your knowledge away from you. Wisdom and knowledge are more important than possessions.** These days everyone is chasing instant wealth even though it can sprout wings and fly off to the sky like an eagle. (Proverbs 13:11 and 23:5) Empower yourself with knowledge, wisdom and insight from the Word! (Proverbs 16:16 and 3:13-15)<sup>8</sup> A fool always has new plans for getting rich. (Psalm 10:2-4) The wise man is always searching for new ways of applying what he has in a better way.

*Debt undermines our financial freedom. Get out of debt!*

**Prayer:**

- † *Once again ask the Lord for the wisdom to spend money judiciously.*
- † *Pray for the financial education of the next generation including your children and grandchildren.*
- † *Pray that the rural and agricultural community will realise that knowledge is more important than possessions.*
- † *Africa: Angola.*
- † *Africa: The work of AMOS AGRIMIN  
(vision: Living and Farming God's Way).*



*Remember! Feel free to participate in Barefoot day on 10 October.*

<sup>8</sup>Read the book "**Five wealth secrets 96% of us don't know**", by Craig Hill, Author and Founder of Family Foundations International. Published by Family Foundations Africa and Family Foundations International.



## PART 8 Your choice!

People's lives are determined by their conviction and the attitude of their hearts. (Proverbs 4:23) If these convictions are true they set people free and bring prosperity. False convictions restrict people and plunge them into misery. If we imitate the world in our thinking about God, His creation, eternity, ownership, success, finance and business, we are building our lives on lies. Our achievements will be destroyed because they are built without a foundation. (Luke 6:49)

Therefore it is necessary for God to **change our thoughts** and that we make the required **mind shifts**. We need to believe the **truth** because only the truth can set us free. We must **do what the Lord says**, because only then will we be building on the rock and our achievements will remain standing in the coming storms. (Luke 6:46-48)

The convictions of your heart determine your thoughts. Your thoughts determine your decisions. Your decisions will lead to financial freedom or economic ruin.

Test yourself according to the following guidelines and so determine whether you are making the right financial decisions.

### Mind Shift

~~Enough money will guarantee financial freedom and lay a firm foundation for my future.~~

**Lasting financial freedom is only possible when you build your life on Christ and obey Him.**



## Day 35

### Two Kingdoms: On which side are you building?

**Read:** Luke 6:46-49 and then read the table from the bottom up.

Destined to be <b><u>destroyed</u></b> . <b>Will fall!</b> (Revelations 18-19)		<b>Remain forever!</b> (Daniel 4:34 and Revelations 5:13)
Build <b><u>worldly structures and kingdoms</u></b> (in the dark).	↑	Build the <b><u>Kingdom of God</u></b> (in the light).
<b>Addicted to money. Unfulfilled.</b> Always searching. Never gets enough.	↑	Financially <b><u>free and fulfilled</u></b> in Christ. Content!
The focus is on <b><u>transactions</u></b> . Ethics and relationships are less important. <i>Business is business!</i> Profit at any cost!	↑	<b>Relationships</b> , including business relationships, are important. Love for God and your fellow human being are decisive. Ethics maintained.
People are <b><u>owners</u></b> .	↑	People are <b><u>stewards</u></b> . God is the Owner.
<b>Grab as much as possible of the available resources for yourself</b> because there is not enough to go around.	↑	<b>Multiply</b> what God gives so that everyone may experience the abundance of God's goodness.
Convinced <b>resources</b> are <b><u>scarce</u></b> . There is <b>not enough</b> to go around.	↑	Convinced creation has <b><u>sufficient resources</u></b> to ensure that everyone can experience God's goodness.
<b>Fear:</b> Do I have enough? Will I still have enough tomorrow?	↑	<b>Trust:</b> Father knows what I need. He wants to, can and will provide.
<b>Money is in my heart.</b> Money is my god and controls my life.	↑	<b>God is in my heart</b> and reigns there as King.
<b>Build</b> my business (and life) <b>on money (Mammon)</b> , even though money is only a part of creation.	↑	<b>Build</b> my business (and life) <b>on God</b> who is the Creator and Owner of everything.

Who or what controls your financial decisions? Money or God? Fear or trust? A conviction that these resources and opportunities are scarce? Does this conviction drive you to get control over as much as possible of what is available, no matter the cost? Or do you believe God created enough of everything for everyone to enjoy His goodness and care? Do you do as you please from a conviction that you are the owner? Or do you obey the Owner the way a good steward should? Are you ready to account to God for your decisions? Are you trampling people underfoot and sacrificing your principles to close a deal (bribery, holding back information, providing false information, speaking ill of others, deceiving or swindling people, backstabbing, etcetera)? Or do you keep to your principles and are your decisions determined by your love for God and people?

What are you doing? Are you, as God's steward, building His Kingdom? Or are you using God's property to build your own name and kingdom?

**Prayer:**

- † *Ask the Lord to change your thoughts and to help you make the right financial decisions. Pray the same for your family and friends, and for the rural and agricultural community.*
- † *Africa: Namibia.*
- † *Africa: Beginner farmers.*

## Day 36

### Choose: Against the darkness

**Read:** Psalm 37:1-20 and 73:1-20

It is upsetting when crooks and scoundrels prosper. You feel jealous and may think: *See how successful they are and how I am battling. It is futile to serve God and to carry out His requirements. (Malachi 3:13-15) I will have to do what they do to survive even if I don't want to. Don't!* The Word warns us not to. People who play by the rules of the world will never have financial freedom. They have no future. Make a deliberate choice!



In the **Kingdom of darkness** people do what they see their father, the devil, doing. (John 8:44). The following are all permissible according to his rules. Do not get caught out:

- Lies, pretence and dishonesty;
- Theft, fraud, corruption and exploitation;
- Bribery and manipulation;
- Borrowing without giving back;
- Subversion, undermining, killing and destruction;
- Elimination and pillaging;
- Arrogance and boastfulness;
- Accusing and blaming;
- Causing a rift and breaking up;
- Sneakiness, deviousness, deceit, evil plans;
- Selfishness and self-interest;
- Business at the expense of others.

(Psalm 10:3-4 and 37:21; Proverbs 11:1 and 28:8; Ecclesiastes 7:7; Isaiah 14:12-17; Ezekiel 28:1-19; Isaiah 14:12-17; John 3:19-20; 8:44; 10:10-13; 2 Timothy 3:1-5)

These things are all permissible in the darkness. They are considered good business sense. But the Lord hates these things. (Proverbs 6:16-19 and 11:1) These are things of the darkness and not the light!

Psalm 10 describes the attitude of the godless. They still behave and think the same way today.

Reasons you should steer clear of these things:

1. You cannot apply the devil's methods to manage God's property. There are no similarities between the two.
2. There is no financial freedom in these things because all stewards (= all people) will have to report to the Owner one day.
3. In spite of promises of sharing profit, these methods will sooner or later lead you into a trap that may cost you your life. (Proverbs 1:8-19 and Proverbs 16:25)
4. Do not try to appease the Lord by sharing profit gained by dishonest means with Him. You cannot bribe God. Everything already belongs to Him. Obedience is more important to Him than offerings (money and objects). Read 1 Samuel 15:13-24.

5. Money and possessions gained by dishonest means cannot provide financial freedom or enduring prosperity. This is an economic law of God. You may ignore it but you cannot break it. If you do ignore it you will later realise how foolish your decision was. (Proverbs 10:2; 15:6; 20:21; 21:6; 28:8) ***"Food gained by fraud tastes sweet, but one ends up with a mouth full of gravel."*** (Proverbs 20:17)
6. Steer clear of the occult. Do not seek advice from fortune tellers or the spirits of the dead. God hates it. Involvement in these things will lead to misery and not financial freedom. (Deuteronomy 18:9-14 and Isaiah 8:19-22)
7. To be financially free and useful to the Lord you must turn your back on the rules of the world.

## Day 37

### Choose: For the Light

**Read:** Proverbs 11:1-6 and Philippians 4:8-9

You need to deliberately choose against playing by the rules of the world. Choose to do all your business in the light. There are clear rules for doing business in the Kingdom of Light:

- ✓ Obey the Lord. (Luke 6:46). Everything belongs to Him.
- ✓ Be honest and love the truth. (Ephesians 4:25)
- ✓ Seek and serve for the benefit of others. (Philippians 2:3-5)
- ✓ Treat everyone fairly. (Jeremiah 9:23-24 and Micah 6:8)
- ✓ Be fair and unprejudiced. (Exodus 23:1-9; Leviticus 19:15);
- ✓ Be trustworthy – keep your promise even at a cost to yourself. (Psalm 15:4; James 5:12)
- ✓ Be humble. (Proverbs 16:18-19; James 4:6)
- ✓ Do not use your power or money to blackmail or bribe people. (Ecclesiastes 7:7)

Each and every transaction should glorify God and be an expression of your love for people (your family, employers, clients, suppliers, etcetera). Every decision should take you a step closer to success: Reflect the **Image** of Christ; do **what** God wants **as** He wants it done. Let your attitude be



characterised by **love, obedience, and service**. Every decision should result in an increase in the **fulfilment of your calling, intimacy with God and financial freedom**.

In “*Leaders that Last*” Dave Craft writes about a businessman with integrity who managed to do so.<sup>9</sup>

Bill Lear, inventor, aviator, and business leader, held more than 150 patents. In 1963, the first Lear Jet made its debut, and the next year production on the Lear Jet began. But it was not all roses. Early on, two of his Lear jets crashed mysteriously. He immediately grounded the fifty-five he had sold so that he could determine the cause.

This is quite a contrast to some car manufacturers who leave certain models on the road even though they know they have production flaws. They count on clever lawyers to rescue them, rather than honestly dealing with their mistakes and doing a total recall.

Money is clearly more important to these companies than lives. Not so with Bill Lear. Grounding the fifty-five planes was costly. In addition, doubts were raised in the minds of potential buyers.

But Bill Lear went one step further. He discovered he couldn't determine what caused the fatal crashes without simulating the conditions under which they occurred. So he flew one of his own jets, almost succumbing to the same fate as the other two pilots. He managed to get through the tests and verify the defects, and he replaced the defective part in all fifty-five planes. Because of the loss, it took him two years to rebuild the business. But he never regretted his decision. What a leader! He lost money and risked his own life, but he never compromised his character.

Our son Jaco began farming when he was a student. I did not know much about vegetable farming and so I encouraged him to find an **older, knowledgeable and trustworthy mentor**. One day he said, “*I have found someone who fits the bill - Louis Nel*”. I asked him why he had decided on Louis. His reason was short and simple. “*Louis said I could buy strawberry plants from him for R2 each. When I went to fetch them yesterday he told me someone had been there earlier that morning. The man was so desperate that he offered to pay R5 for every plant but Louis refused the offer. He said that he had already promised them to me at R2 each.*” Louis kept his word to his own disadvantage. This is a simple illustration of Christianity at work. This is how the Kingdom is made visible!

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<sup>9</sup> Dave Craft: *Leaders that Last*



**Prayer:**

- † *Pray that Christians will do their business in the light.*
- † *Pray that the Lord will make you honest and trustworthy. Pray the same for others.*
- † *“So whether you eat or drink or whatever you do, do it all for the glory of God.” (1 Corinthians 10:31) Pray for agriculturalists to farm and do business to the glory of the Lord.*
- † *Africa: Zimbabwe.*
- † *Africa: Conflict over land and land reform.*



## PART 9 Profit

Profit is not wrong. The problem is that to most people profit only means money. But there is more at stake than money, more that can be gained! That should be a focus too.

It is important to remember that there are rules for making money. There are relationships that may not be sacrificed. There are values God's children may never give up; methods they may never use. In short: There are boundaries to making money!

### Mind Shift

~~Profit is making money and making money is everything?~~

**Profit is more than making money and making money is not everything.**

## Day 38 Profit

**Read:** Ecclesiastes 2:24-26 and 5:17 to 6:2; 1 Timothy 6:6

**Spiritual profit** is the fruit of absolute obedience to God. When you do what God says you are demonstrating your love for God. It makes your relationship with God grow. (John 14:15-27 and 1 John 5:3) Obedience where finance is concerned leads to spiritual growth. Your relationship becomes genuine and more intimate. Your walk with God becomes meaningful and practical. Obedience regarding finance will protect you during financial storms although it will not safeguard you from storms. (Luke 6:46-48) It is in these storms that you will get to know God more intimately. (f. Job 42:5) Your business decisions should inspire others to obey God too. You must bear fruit in the workplace. If not, you are missing out on spiritual profit. It is sad when someone amasses wealth but remains a pauper in their relationship with God. (Luke 12:15-21) **Loving God leads to spiritual profit!**

**Relationship profit** means that you and everyone around you (your family, employers, providers and clients) benefit from their relationship with you and your business. Your business has a positive influence on relationships. People are blessed. You need to spend time, money and energy on restoring and building relationships to make relationship profit. Every restored relationship is profit, even if it is not reflected in financial statements. Good labour relations<sup>10</sup> are a precious asset and cannot be calculated in terms of money. A successful business is built on a healthy marriage. When the relationship with a client is more important than the actual transaction, there is relationship profit. Financial profit built on broken relationships has no enduring benefit. *"The house of the righteous contains great treasure, but the income of the wicked brings ruin."* (Proverbs 15:6. Cf. Proverbs 11:18, and Ecclesiastes 2:26 and 6:1-2) Relationship profit is the fruit borne when the command to love is reflected in the business: *So in everything, do to others what you would have them do to you, ...* (Matthew 7:12) **Loving your neighbour leads to relationship profit!**

**Personal profit** is the result of a positive self-love. You must love your neighbour *as yourself*. Personal profit is closely linked to spiritual and relationship profit. You must live and work in a way that will benefit you personally. If your work gobbles up all your time, strength and energy your relationship with God, your marriage, your family and your health will suffer. You will lose all your personal profit. In the long run this cannot be sustained. My friend, Charles Haupt always says, *"If your output exceeds your input, your upkeep will cause your downfall."* **Healthy self-love leads to personal profit.**

**Social profit** is the benefit the community gets from your business. In rural areas a few successful businesses often support the entire community. A growing and profitable business creates opportunities for people to sell their services and skills. It creates jobs. It provides opportunities for partnership and/or profit sharing. Owning a share in a successful business is better than being the sole owner of a bankrupt business. To increase your social profit, ask yourself: How can I and my business be a greater blessing to the community?

<sup>10</sup> The Prayer Focus of 2015, **Labour Relations**, may be downloaded free of charge from [www.amosafrica.net](http://www.amosafrica.net). Hard copies may be ordered by sending an e-mail to [secretary@amosafrica.net](mailto:secretary@amosafrica.net)



What else can we do to have a greater, positive and lasting impact on the community? How can we promote the coming of the Kingdom of God in the community?<sup>11</sup>

**Financial profit** is what is left after all the relevant expenses have been deducted. The golden rule for finance is: *You must make more money than you spend in any given period of time.* If not, you will go bust. You can and must do the following with your financial profit:

- ✓ Re-invest in your own business (for growth)
- ✓ Save (among other reasons to guarantee good cash flow)
- ✓ Invest in other businesses (diversify and grow)
- ✓ Spend (general important expenditure)
- ✓ Store in the Treasury (Help the poor, widows and orphans. Help others to help them onto their feet. Cf. 1 Timothy 6:18-19 and James 1:27; Proverbs 19:17)
- ✓ Expand the Kingdom of God (more than just giving to the church)
- ✓ Pay your debt (on time and as agreed)
- ✓ Pay according to value (if you do not pay according to value {services and/or products} you are undermining someone else's financial ability and freedom. Cf. Proverbs 20:14)
- ✓ Taxes

(Most of these issues will be discussed in Book 2.)

**Everything belongs to the Lord including what you have.** If your farm and business belong to the Lord, the profit belongs to Him too. You are merely the steward, the manager of God's property. Therefore you need to consult the Owner before you spend His profit. God is the Controlling Shareholder. He is also the cleverest, most creative and only One who knows the future. Do not ignore Him. That is foolish!

**Do you consult the major Shareholder?** Answer honestly: **Do you talk to the Lord about His profit?** Do you make your decisions in obedience to Him? Learn to hear His soft voice amid the noise of advertisements, market prices, political turbulence, the environment and materialistic advisors. You need to know His Word.

**Responsible stewardship usually results in greater financial profit.**

<sup>11</sup> The Kingdom of God is simply explained in the Prayer Focus of 2013, *The Kingdom is Coming in Agriculture*. Download it free of charge from [www.amosafrica.net](http://www.amosafrica.net). A hard copy may be ordered by sending an e-mail to [secretary@amosafrica.net](mailto:secretary@amosafrica.net)



**Prayer:**

- † *Talk to the Lord about spiritual, relationship and personal profit against the background of the command to love: "Love the Lord your God with all your heart and with all your soul and with all your mind. ... Love your neighbour as yourself."* (Matthew 22:37-39)
- † *Ask the Lord to help you be profitable in all five areas.*
- † *Talk to the Lord about using His profit.*
- † *Africa: Swaziland.*
- † *Africa: Pray for economic growth on the continent.*

## Day 39

### Why is capitalism not the answer?

**Read:** Psalm 10

There are five main reasons why capitalism is not the answer to the world's economic problems.

1. **Lie about ownership:** Capitalism is based on the lie that people own everything. But the Word teaches: *Everything belongs to the Lord including what you and I have.* We are merely stewards (managers) of God's property. Only economic structures that recognise God as the Owner and that are managed according to the eternal principles of His Word will remain standing.<sup>12</sup> God gave us the answer to the world's economical problems a long time ago in His Word. But a *God's-Way-Economy* is so radically different to what we are used to that these principles seem nonsensical to the world.<sup>13</sup> In vain they attempt to come up with clever answers and solutions.

<sup>12</sup> Lena Cope: An Introduction to The Old Testament Template. Rediscovering God's principles for discipling all nations. Chapter 7

<sup>13</sup> One of the God's Way principles discussed in the book Basics is: *God's Way is so radically different it seems nonsensical.* Download it from [www.amosafrica.net](http://www.amosafrica.net)



2. **Lies about the availability of resources:** Capitalism sees the world as a closed structure with limited resources.<sup>14</sup> It is built on the lie that there are not enough resources in the world to go around, especially due to the increase in population. Capitalists are convinced that the potential of creation lies in creation itself and is therefore limited. Because there is a shortage of everything you must grab and hold on to what you have. [Example: What will happen if you lock 10 people in a building for six months with only 10 x 5-litre bottles of water and say, "This all the water you are getting for the next six months. What you see is what you have." Do you think the people will divide the water amongst themselves and give each one a bottle? No, because a bottle will not last for six months. There will be conflict and the strongest will demand everything to store up for themselves.]

Based on the Word, Christians believe that God created enough of everything people need. We also believe that everything belongs to God. Therefore, He can and will provide well for everyone. [The problem is not that there is "too little" in creation, but that we want "too much" because we are afraid and want to hoard it all for tomorrow.] We believe that God is still actively involved in His creation. He did not desert it and leave it to itself. He can still *create* merely by talking. (Genesis 1:3 and Hebrews 11:3) He can increase what is too little – like the fish and the bread in Mark 6. He can *reveal* what is still hidden and make it available to us by means of *science* and *technology*. We too can be creative because we were created in the image of the Creator. The Creator makes us creative and innovative!

3. **Lies about profit:** According to Capitalism there is only one kind of profit, namely financial profit. It is all about money. You must make money! Based on the Word we believe that profit is more comprehensive. It is about more than money. Christians should strive for spiritual profit, relationship profit, personal profit, community profit and financial profit. One should not suffer to benefit the other.

4. **Strives towards the wrong primary goal:** Because people are considered owners, because of the conviction that there is not enough to go around and because success and profit are measured in terms of money, the primary goal of capitalism is material wealth. Capitalism's slogan is: More and more. More money and possessions! Christians' primary goal should be success according to God's standards. Reflect the image of Christ by having an intimate relationship with God. Obey Him. Serve your fellow human being. As a Christian, you should be the channel through which God's blessings and goodness flow to others. You must have an open hand like your Open-handed God!
5. **Pursue the goal at any cost.** The primary goal of capitalism is wrong. It is pursued no matter the cost! Because of people's greed (fired by the media, the advertising industry and persistent marketing campaigns) *nature* is being destroyed. Because of people's selfishness, *relationships* are broken and destroyed (marriage relationships, parent-child relationships, race relationships, business relationships, international relationships, etcetera). Anything is permissible as long as the goal (more money and possessions) is achieved: exploitation, lies, corruption, bribery, manipulation, slander and impeachment. Moral values and justice are lost. Debt is viewed as a means for getting hold of more and so government and individual debt keeps increasing. Citizens of God's Kingdom should never have this attitude. There are four boundaries to business for Christians: **God's Word, God's Will, God's Way and the Worship of God.** Anything outside these boundaries is not morally acceptable to Christians.

Daniel and his friends were in Babylon, but they did not think and behave the way the Babylonians did. They lived radically different lives despite the danger! Although we live in capitalist, socialist or communist societies, we must live radically different lives because our thoughts are radically different. Personally I am convinced that Christians should not merely be stewards in the capitalist structure but that they should ask God for the wisdom and insight to start changing the structure to one of stewardship. When Christians become real stewards to God, millions of people will experience God's goodness and will turn to Him. (Romans 2:4) God Triune will get the glory and honour that are His due. (2 Corinthians 9:10-15)

**Be the change that you want to see!** Show the world God's answer to the world's economic problems. Be God's answer to the world's economic

<sup>14</sup> Darrow L. Miller gives a good description of different views of nature in his book "Discipling the Nations" page 147 – 164. This is a *must read* for everyone striving for the transformation of individuals and the transformation of people and nations.



crisis by surrendering ownership and becoming God's steward. God wants to change the world through His stewards. God wants to turn you into a blessing for the world. (Genesis 12:2-3)

**Prayer:**

- † *Ask the Lord for the wisdom you need to live as His steward no matter the existing economic structure.*
- † *Pray that the Lord will open our eyes to the lies that are proclaimed as truth.*
- † *Ask the Lord to help you to "be the change you want to see".*
- † *Africa: Lesotho.*
- † *Africa: Pray against stock theft and the theft of agricultural products.*



*Remember! Feel free to participate in Barefoot day on 10 October.*

## Day 40

### What did I Learn?

**Read:** Proverbs 24:30-34

John Maxwell, well-known leadership expert says, *Reflection turns experience into insight*. It is important to be still and to prayerfully consider the things you see and experience. Reflection brings insight. *I applied my heart to what I observed and learned a lesson from what I saw.* (Proverbs 24:32)

This Prayer Focus began with a prayer: **Lord, grant me the fulfilment of my calling, intimacy with You and financial freedom.** This is my prayer for the rural and agricultural community – from the Cape to Cairo.

I close with a few of the things I learned since Amos Agrimin was established in 1993, the start of our own farming business in 2006 and the first GF4GF- Centre in 2011.

1. **God provides!** I often used to wake up with a jolt just after midnight – tense, worried and anxious, usually about our cash flow. I was often puzzled because the name the Lord gave us for our farming business (so we believe) is *Agri-Edu Provision*. God will provide so that we can provide. The focus is on agriculture and empowering agriculturalists. I thought God would provide quickly and abundantly, but He didn't. He took us through the desert first. He shaped us, taught us to trust in Him and not in money or our plans. He always provided in our small and big needs: sometimes four days late but always in time (cf. John 11 – resurrection of Lazarus); sometimes abundantly and sometimes just enough for the day. I learned slowly and with great difficulty and the Lord addressed me sharply. I was dejectedly sitting among the prickly pears when He said, *"How much longer are you going to underestimate my omnipotence? How much longer are you going to refuse to trust Me in spite of the miracles I have done for you?"* (cf. Numbers 14:11. Read Numbers 13-14.) I want to encourage and assure you that God wants to, can and will provide because everything belongs to Him. **He works in you before He works through you.**
2. **God works through people.** I learned how much a faith community can do to help each other on the road to financial freedom. Goals are achieved with the help of fellow-believers. A *one-man show* and a *self-made man* don't exist. You must be willing to ask for and accept help. The body of Christ has enormous potential for helping one another on the road to financial freedom. This becomes even greater when believers learn to *pay forward* instead of merely paying back. (Cf. Luke 6:32-35) We can never compensate our friends for the value they have added (by means of practical advice, physical help, financial assistance) to Amos Agrimin, GF4GF-Centres or Agri-Edu Provision. What we do is help others and invest in the next generation.
3. **Knowledge is more important than possessions.** I have come to realise: *It is very easy to lose what you have. No-one can take what you know from you. Therefore wisdom and knowledge are more important than possessions.* (Cf. Proverbs 3:13-16 and 16:16) Most



businesses (there are exceptions) initially fail due to a shortage of relevant knowledge and practical wisdom. Afterwards this failure becomes evident in financial failure. Because we were *novice farmers*, the Lord taught us the basic principles of farming. This resulted in the writing of a course: *Understand the business of farming*. I discovered that I could empower more people better with knowledge than with money. I challenge you: Help people to understand business. Empower them with knowledge. Give them practical skills and teach them integrity. ***“The biblical response to poverty ... is to call the poor into the Kingdom, disciple them to adopt the mental and moral attitudes of good stewards under God, and train them with skills to begin to create wealth themselves.”***<sup>15</sup>

4. **Nothing is more important than obedience.** *“Have you noticed how much praying for revival has been going on of late - and how little revival there has been? I believe the problem is that we have been trying to substitute praying for obeying, and it simply does not work. To pray for revival while ignoring the plain precept laid down by Scripture is to waste a lot of words and get nothing for our trouble. Prayer will become effective when we stop using it as a substitute for obedience.”*<sup>16</sup> I do not claim to always hear the Lord perfectly. However, I did learn to obey Him without first calculating the cost when I am convinced that He is talking to me. The Lord once instructed our family to open our hands wide. I objected with many logical arguments. It was impossible; it would not work. The Lord’s answer was brief: *Share and there will be something left for you.* (Cf. 2 Kings 4:42-44)

Help us not merely to pray for financial freedom. It is no use saying, *I am trusting God to perform a miracle with regard to my money matters.* We must **do what the Lord says.** We must obey the economic principles of His Word to gain financial freedom. When we obey, we will receive more answers to our prayers. Obedience always bears good fruit – even if it only benefits the next generation.

5. **Put yourself in other people’s shoes.** Financial difficulty can make one greedy and tempt you into putting your trust in money and possessions. I **chose** not to allow this to happen to me. I **chose** to

use my hardship as an opportunity to learn. I gained a better understanding of the battles poor people face. I learned to put myself in their shoes. This made my heart softer and made me less critical. I had to learn to patiently journey to financial freedom with others. I had to learn to give without harming someone’s sense of self-worth or making someone dependent on us. Learn to sometimes give money, sometimes knowledge and sometimes an opportunity. Sometimes all three are necessary! One needs the wisdom of the Spirit to know when to give what to who. (Acts 6:1-4). I learned that it is important to not only plan for your own financial freedom but also for the financial freedom of others. I learned to *make a plan for the poor.* This is a command with many promises attached to it. (Cf. Isaiah 58:6-12; Psalm 41:1-4; Proverbs 14:31; Proverbs 19:17)

The path to financial freedom is shorter when you help others journey with you.

6. **Intimacy with God is of the utmost importance.** When you give up your intimacy with God you will lose the fulfilment of your calling and financial freedom. The fulfilment of your calling and financial freedom cannot survive without intimacy with God. Without intimacy with God money easily makes its way out of your pocket and back into your heart to replace God.
7. **Certainty in uncertainty.** When political power shifts from one party to another, many civil servants’ jobs are in jeopardy. New rulers appoint new officials. I am a steward to the King. **As long as the Kingship remains the same my position, care and security are not at risk.** My God is King for eternity. Therefore I am confident in spite of the financial uncertainty of the world.

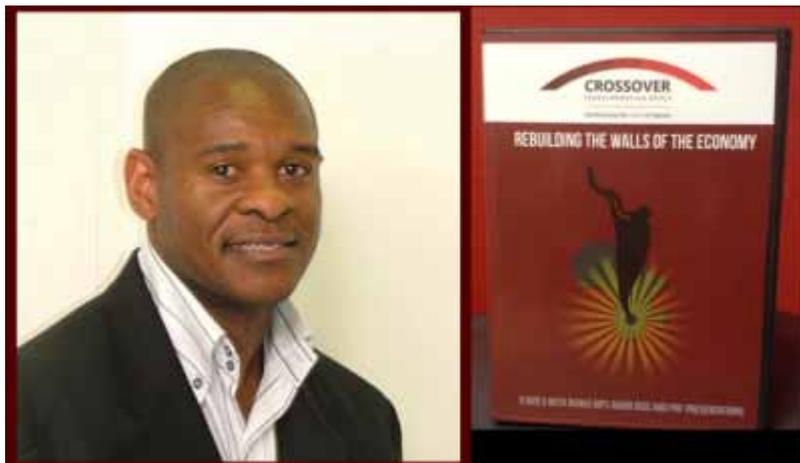
*Prayer:*

- † *Think about the most important things you learnt during the last few weeks. Pray about everything.*
- † *Africa: South Africa.*
- † *Africa: Pray for financial freedom and food security.*

<sup>15</sup> Dennis Peacocke, quoted by Darrow L. Miller in his book *Discipling the Nations*, page 159.

<sup>16</sup> A.W. Tozer, quoted by Patrick Kuwana during a workshop entitled “The church, economy and business”.



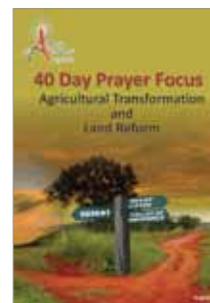


Thank you very much to Patrick Kuwana for his valuable input and support. You may order a series of DVD's, *Rebuilding the Walls of the Economy*, directly from Patrick.

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## Other AMOS publications of which to take note

The following AMOS publications are available in **English and Afrikaans**. They may be downloaded **free of charge** from [www.amosafrica.net](http://www.amosafrica.net). They may be ordered at a cost by sending an e-mail to [secretary@amosafrica.net](mailto:secretary@amosafrica.net)



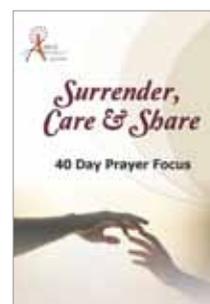
### Land Reform (Prayer Focus 2010)

Forty short meditations on agricultural transformation and land reform. Content is presented in various ways: teaching, stories, testimonies, examples, practical hints and declarations of faith. It contains clear Biblical guidelines. Besides prayer for this important issue, the purpose of this Prayer Focus is to have a positive influence on the discussion on land reform and to help believers to discover win-win solutions.



### Dwell Before the Throne (Prayer Focus 2011)

The purpose of this Prayer Focus is not to provide knowledge about prayer, but to motivate people to fully benefit from the privilege of prayer. Prayer in the Name of Jesus is very important if we want to transform agriculture to *Living and Farming God's Way*. It is also the key to solving problems in agriculture. Pray without ceasing!



### Surrender, Care and Share (Prayer Focus 2012)

We have been called to be disciples and to disciple those around us. Only disciples can disciple others. Based on the life and work of Jesus, discipleship can be summarised by three words, namely: *Surrender, Care and Share*. The content takes the shape of 40 letters to a friend. The letters are aimed at discipling you and equipping you to disciple others.





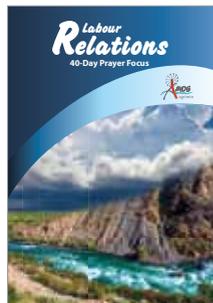
**The Kingdom is Coming in Agriculture** (Prayer Focus 2013)

Forty short meditations help readers to understand the Kingdom. They are invited to share in the Kingdom and equipped to daily live and farm as citizens of the Kingdom. Unbiblical ideas that undermine the Kingdom are revealed. The difference between the Kingdom of God and the kingdom of darkness are illustrated. Readers are repeatedly encouraged to listen to the King and to pray for the coming of the Kingdom in agriculture.



**Set Free to Stand Up** (Prayer Focus 2014)

Too many Christians who have been saved are still in pain. They are God's children but still entangled in sin. They are free but still think like slaves. They survive but do not live lives of victory. They believe in God, but struggle to believe Him. This problem is actively addressed. The initial focus is on the King who sets people free to stand up. Then the devil's lies and methods are revealed. Readers are helped to understand their restored relationship with God, their identity in Christ and their calling. Some of the things that prevent Christians from rising up are discussed and then there is a prayer for deliverance. The 40 meditations can help you to **rise up and live a life of victory!**



**Labour Relations** (Prayer Focus 2015)

This book provides the answer to the question, What do labour relations have to do with Christianity and the vision of AMOS (Living and Farming God's Way)? Six important Biblical principles for relationships are discussed and practical examples given. Various issues regarding labour relations are handled according to Scripture and with practical examples: labourers, labour, empowerment, motivating workers, discipline, handling conflict, win-win solutions. Blessed are all who by their good relationships make the Gospel of Jesus Christ attractive to others and so encourages the coming of the Kingdom.



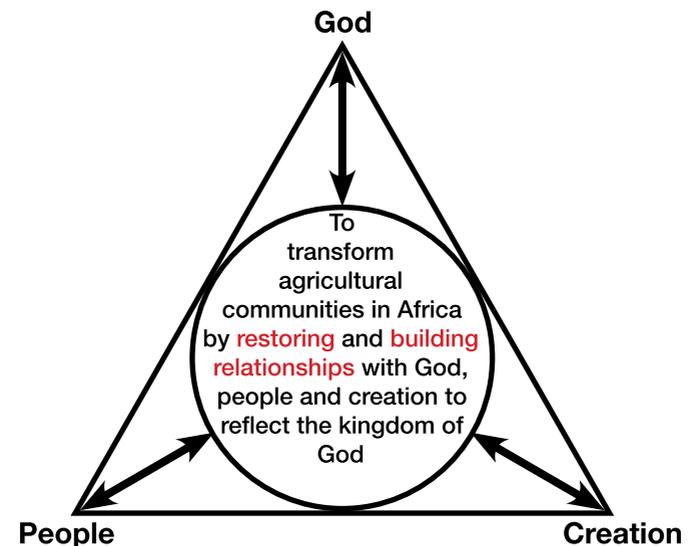
The name, **AMOS**, is derived from the Bible. Amos was a prophet and farmer of the Old Testament. As prophet, he warned against formalistic religiosity, and all kinds of exploitation and injustice of the day. Accordingly God's children are encouraged not to be merely religious, but to live according to His will 24 hours of every day(24/7). The word **Agrimin** is an abbreviation for *Agricultural Ministries*.

The **AMOS** logo is rich in symbolism. The name is prominently printed. The windmill symbolizes agriculture. The windmill provides water and brings life and prosperity to the farm. We at **AMOS** acknowledge Jesus Christ (red cross), as the source of Living Water (blue stream flowing from the cross). He is the One without whom an abundant life is impossible. With this logo, we also acknowledge our dependence on the mighty working of the Holy Spirit, just like the windmill depends on the wind.

**Core business of Amos Agrimin**

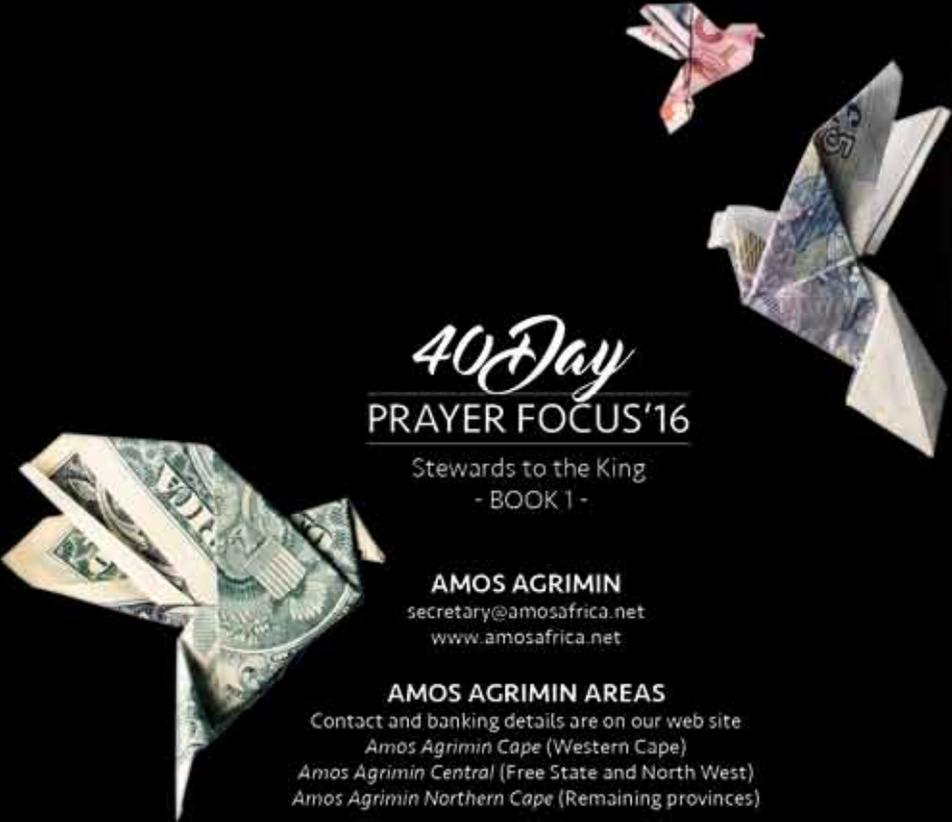
We want to see the **Kingdom of God** manifested in the **agricultural community**.

Therefore Amos Agrimin's core business is:



**LIVING AND FARMING GOD'S WAY**





# 40 Day PRAYER FOCUS'16

Stewards to the King  
- BOOK 1 -

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