

Wealth and Debt God's Way vs Man's Way

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Here are some principles we all need to remember:

1. you cannot go in debt to get out of debt
That's exactly what the whole nation is doing
2. you cannot borrow to get rich
With a proper investment you may increase your wealth, but we'll talk about what happens to it.
3. you can never get ahead by gambling or cheating

All those things permeate this society today. I think it's really interesting that this younger generation coming up is so used to credit cards, debt cards, online banking that they have no sense of the value of anything except the digital amount that is on their screen.

The reason why we have the housing market as bad as it is because too many people, when they go in debt look at the monthly payment rather than the total aggregate amount of debt. They never see a time when they are not working to be able to make the money to pay the debt. As long as everything stays in equilibrium they can get along pretty well. But with the high prices that they have with the houses, it's completely artificial.

If Cleveland, Ohio, is anything of a signal what's going to happen in the housing market because of the sub-prime and the not so sub-prime, then it will get into the prime and then the very elite, that they won't be able to pay if it continues to go the way that it is. Houses in Cleveland, Ohio, are selling about one-third of their peak of what they sold a year ago (2007). Same thing is happening with all the digital wealth.

Why does this happen? *Because of covetousness!* Everyone wants something for nothing, or something so cheap that *they think* they get it for nothing. Let's see some principles because the long and short of it is that ***you can never defy God's way and succeed!*** You might for a while. For example, a bank robber may rob the bank and have the money, but will he succeed? *or* Will he get caught? The only one who has succeeded so far is the man who bailed out over southern Washington from the 727 with \$200,000. They found some of the money but never found him. Where is he? Did he succeed? or die?

People are willing to take a risk on gambling and lose everything they have and wonder why they're poor. A lot of the wealth that we see in the

world today is not real wealth because it's not based on God's way; it is based upon man's way.

Proverbs 23:4: "Do not weary yourself to be rich..." There's a proper increase that people can make. There's a proper profit that people can do. But don't make your whole life's goal to be rich. Why? *The riches will blind the eyes!*

Verse 5: When your eyes look upon it, *it* is gone!.... [that's a very good description of all of this digital wealth] For surely *riches* make wings for themselves, and they fly *into* heaven like an eagle." Does that not describe the stock market today?

There's something that happens with wealth. It also affects your spiritual life. We'll talk a little bit about tithing today, but the truth is that tithing is only one aspect of it. You cannot tithe and borrow yourself up to the bottom of your nose and everything work out well. Here's what happens, and this does not mean that you go to the other extreme:

Matthew 13:22: "And the one who was sown among the thorns is the one who hears the Word, but the cares of this life and **the deceitfulness of riches** choke the Word, and it becomes unfruitful." This is telling us the most important thing is *God's Way, Jesus Christ, eternal life, etc.*

There is a way that God shows that we will have sufficiency in all things. But notice "...the *deceitfulness* of riches..."—which it is! Look at the deceitfulness of the banking system and let's see where that is rooted. Let's see where all of this is bound up in. Of course, who is the inspiration behind it? *Satan the devil!* He's got a system where you can get your wealth now: by borrowing, going in debt and working in his system. Sooner or later it will catch up with you. They're even worrying about an international or worldwide recession. It's all based on deceitfulness!

Jeremiah 17:9: "The heart *is* deceitful above all things, and desperately wicked; who can know it?" And it's covetous above all things—*isn't it? Yes!*

Verse 10: "I the LORD search the heart, *I* try the reins, even to give to each man according to his ways, according to the fruit of his doings. As the quail that hatches eggs it has not laid; in the same way he who gets riches, and not by right... [there's a right way to do it] ...shall leave them in the middle of his days, and in his end he shall be a fool" (vs 10-11). That's pretty well self-explanatory—*isn't it?*

Yes, indeed!

That's the way the economic system is. Within that, God's people—if they follow God's way and do what God says—He can help you work through that system that you're not taken down; provided you're not in debt up to your nose. That's why tithing is a good thing, because it helps you discipline yourself with what you have. It helps you see what you really need and really don't need.

With the way that it's coming everyone is going to have to tighten their belts and figure out the priorities that they need to have. The book of Proverbs is quite good in that, but let's look at Solomon: he had all the wealth and God blessed him with everything. What did he do? *He turned his back on God and lamented!* He lamented in the book of Ecclesiastes; he said, 'Oh, what's going to happen? *'If I die I'm going to leave it to someone else, because I can't take it with me!* Who knows whether he will be a fool or a wise man?' So, his son Rehoboam took over and he ended up being a fool!

Proverbs 18:11: "The rich man's wealth is his strong city, and as a high wall in his own conceit." In other words, if he follows the deception of wealth—especially in today's world—it's going to end up being a deceitful and conceited thing.

All true riches come from God! God says, 'All gold and silver are Mine.' Anyone who has any gold or silver, remember, you're only a custodian for what God has given you to use. Just like with the earth; He's given man dominion over the earth and he can use it God's way or man's way combined with Satan. The laws are all automatic and are going to happen.

Psalms 104:24: "O LORD, how many are Your works! In wisdom You have made them all; the earth is full of Your creatures." Then it talks about the sea and the great glory of God and His creation and so forth.

Psa. 112 shows our whole attitude; what we need to do, trusting in God and looking to Him for everything: Psalm 112:1: "Praise the LORD! Blessed is the man who fears the LORD, who delights greatly in His commandments. His seed shall be mighty upon earth; the generation of the upright shall be blessed. Wealth and riches shall be in his house..." (vs 1-3).

Of course, we're going to talk about the spiritual riches, too, because that is greater than the physical riches. In tithing of your increase or giving offerings from what you have, if you are just looking for the physical to come back to you, then you're missing the whole point. It has to be what is the spiritual benefit of loving God, receiving His Spirit and everything so we keep in it in proper

perspective.

Verse 4: "To the upright there arises light in the darkness; he is gracious and full of compassion and righteousness. It is well with the man who is gracious and lends freely; **who conducts his affairs with justice**" (vs 4-5). You need to guide your affairs with:

- discretion
- wisdom
- soundness
- balance

Do not wait—as most people do—until there is a crisis. If you live in the desert and water is scarce, if you do not build a big cistern so when it does rain and you can let the water go into the cistern—then you can have water in the dry times—and you wait until a crisis and there's no water left, because you didn't prepare, *don't blame God!*

That's why we have the Proverb that says to 'go to the ant, sluggard' and see what the ant does. You have to guide your affairs with discretion and

- not with the *deceitfulness* of riches
- not with the *wild abandon* to make a great amount of money
- not in *covetousness* to increase the self

—but with discretion, and with God involved in it using the commandments and principles of God, realizing the final goal of everything we do is *spiritual character*.

Currently there is a minister who has beat up his people, who says that if you retain your assets and don't sell them and send them to me in tens, fifties and hundreds of thousands of dollars, you are trusting in riches. Why should we trust *him* with it? Now's the time to be teaching the people of God to prepare, and how to survive with the coming recession; not have them go borrow money on their houses, sell their 401Ks and turn in their IRA accounts and send it all to him—who 'has great, huge plans, that if you knew what they were you would be amazed!' ***He doesn't tell them what he's going to do!***

Everything must be based upon the Word of God. The people of God are not to be merchandized (1-Pet. 5). The warning by Peter is, 'Do not treat the brethren as if they are your own personal possessions!' They're not! They belong to God! Everything belongs to God!

This is why we need to have a full-rounded approach to what we do concerning wealth, concerning tithing, concerning our financial affairs.

Verse 6: “Surely he shall not be moved forever; the righteous shall be in everlasting remembrance. He shall not be afraid of evil tidings...” (vs 6-7). That’s all we’re hearing is a lot of “...evil tidings...” **Don’t be afraid!** Put yourself in God’s hands in all circumstances and He’ll provide a way out.

I remember the story I saw on TV. There was a man in Germany who was a Seventh Day Adventist who was drafted into the Wehrmacht and he told them he could not work on the Sabbath. He thought for sure that he’d be executed. Well, he wasn’t! They sent him to work in the transportation department, and he got every Sabbath off as a mechanic because all the other mechanics kept Sunday.

All through the war he kept the Sabbath, he wasn’t involved in killing people; he took care of the equipment. You talk about dire circumstances; looks like there’s no way you’re going to make it. He got the notice and read it, ‘You are to report to the army, the Wehrmacht!’

This is what’s important in everything, “...**his heart is steadfast, trusting in the LORD. His heart is established; he shall not be afraid** until he sees his desire upon his enemies” (vs 7-8). You compare that with James 1—if any lack faith, let him ask God and He will give it. If not they you’re going to be unstable like the waters driven by the wind. And James talks about those who are unstable, double-minded. You can’t have one foot in the world and one foot in the Church so to speak. You have to be completely devoted to God and He will help you, He will see you through.

Now, let’s get a proper perspective on assets, tithes and offerings. Remember this: *no church has any claim on any asset that you have built up yourself according to the blessings of God*—period! What you do with what you have in the long run is up to you. Remember that an inheritance stays in the family. I had a question sent to me. This party wrote in and said, ‘We received an inheritance from our family and the minister said that we needed to tithe on it. Well, if we tithed on it, we would have to sell it to tithe. What does God say about it?’

I told them that the inheritance stays in the family; that’s the way God wants it. If there’s sufficient that you can give an offering on it, that’s up to you, but you have to decide what to do. But to totally tithe on an inheritance as a demand by a minister is not Godly! In lots of cases the inheritance is all the children have.

Here is the how principle is involved; it is more than just ‘Okay, I will tithe; God bless me,’ far

more than that. It involves a whole way of life. As we read this let’s remember the spiritual fulfillment of this:

Proverbs 3:1: “My son, do not forget my law, but let your heart keep my commandments... [New Testament doctrine] ...for they shall add length of days, and long life, and peace, to you” (vs 1-2). We can add in there *eternal life*. That’s the whole goal, *eternal life!*

Verse 3: “Do not let mercy and Truth forsake you...” Mercy and Truth, love and forgiveness are all paramount before anything else, because after all is that not what we want when we go to God and repent and we ask forgiveness for our sins.

Remember the parable where this man was forgiven 10,000 talents because the lord had mercy on him; then he went out and got a fellow servant who owed him 10 pence and got hold of him and choked him and threw him in prison and said, ‘you stay there until you pay me all.’ When the lord heard that, he went back canceled the forgiveness to the first man and said, ‘You go in there until you pay the uttermost farthing.’

Mercy and Truth are the most important things that we have to have! Being merciful does not mean being emotionally stupid. In mercy, when God forgave the man who was waiting to go down into the pool (John 5), after He healed him, He saw the man and what did He tell him? *Go and sin no more lest a worse thing come upon you!* So, it doesn’t mean blanket mercy, blanket forgiveness, everything is fine, everything is well with no obligation.

“...bind them around your neck; write them upon the tablet of your heart” (v 3)—so that you have the right heart before God; you’re merciful, kind and understanding, but you’re not foolish. If you have Truth, then you’re going to weigh everything according to the wisdom of God.

Verse 4: “And you shall find favor and good understanding in the sight of God and man. Trust in the LORD with all your heart...” (vs 4-5). Notice this:

- v 1—let your heart
- v 3—bind them around your neck; write them upon the tablet of your heart
- v 5—trust in the LORD with all your heart

This is the kind of dedication that God wants. This is in the *spirit*, the whole attitude of everything. Where it says to ‘guide your affairs with discretion’—here’s the answer:

“...and lean not to your own understanding. In all your ways acknowledge

Him, and He shall direct your paths” (vs 5-6). These vs, 1-6, put together everything we’ve covered up to this point. This is why to tell people that tithing alone is going to solve their problems... What if you’re really in debt and you need to get out of debt; well then, give offerings until you’re out of debt! *Never ignore God!* Do what you can do and acknowledge God in everything that you do. It begins with:

- your faith
- your trust
- your heart
- mercy
- forgiveness
- discretion

All of those things combined!

Verse 7: “Do not be wise in your own eyes...” If you’re successful in something, acknowledge God. Don’t say, ‘Oh, look at how smart I was. Boy! I got that just in time; I made a bucket of money.’ *Thank God for it!*

“...fear the LORD and depart from evil. It shall be health to your navel and marrow to your bones” (vs 7-8). Of course, that is health to the body.

How many people lose their health when all of their wealth goes? How many have even committed suicide? They’re making some comparisons now between 1928 & 2008—which is 80 years; 2x40—there may be something significant to the numbers, but we don’t know. What happened in 1929 when everything all fell out? *They were committing suicide! Jumping out windows!* People were absolutely devastated! They all ended up with nothing!

Sooner or later the payment to God comes due—individually and nationally! If you won’t honor God then He’ll take away everything that you have as a nation. We’re right on the borderline of this.

Just consider how fragile things are economically, because there’s no incumbent President running and the leading candidates are all frightful indeed! [transcriber’s note: talking about the 2008 election cycle] The world is going to look at our economics and look at the falling dollar. Yes, they’re going to leap in and rescue the banks, but they’re going to own them!

We’re all of a sudden going to see *the stranger* in a position to oppress us! All of a sudden! Almost like BAM! overnight! If they further take down the interest rate, we’re going to see things go down even more, because there’s no defined person that the world can trust as President of the United States! This 2008 is the most trepidatious year that

we are going to face. We’ll have to look and see what that’s going to bring. That’s why all of these things are important for us to realize.

Verse 9: “Honor the LORD with your substance... [He gave it! He created it! Everything comes from Him!] ...and with the firstfruits of all your increase; and your barns shall be filled *with* plenty, and your presses shall burst *with* new wine” (vs 9-10).

Of course, today in being wise, let me just suggest this. Begin buying a little bit every week, when you go to the market, to store away for some tough times, because it may come time when the markets are shut down. You don’t know what’s going to happen. Buy a little, store a little!

God gave the warning to Israel, and Deut. 8 tells us why as a nation that we are where we are and such economic problems face us. All the way through the desert, feeding them with manna, having them walk through the desert to humble them, to prove them, to try them, to know what was in their heart that they should learn the lesson that they have to live by every Word of God.

Deuteronomy 8:7, Moses says: “For the LORD your God brings you into a good land, a land of brooks of water, of fountains and depths that spring out of valleys and hills, a land of wheat and barley and vines and fig trees and pomegranates, a land of olive oil and honey, a land in which you shall eat bread without scarceness. You shall not lack any *thing* in it. *It is* a land whose stones are iron, and out of whose hills you may dig copper” (vs 7-9). That is a short summary of the history of America. Then he gives a warning:

Verse 10: “When you have eaten and are full... [the fall never comes until you have reached the apex] ...then you shall bless the LORD your God for the good land, which He has given you. Beware that you do not forget the LORD your God by not keeping His commandments, and His judgments, and His statutes, which I command you today” (vs 10-11). What does it mean to forget the Lord? Keeping His commandments and so forth? *That means obeying God* in everything! (Prov. 3)

Verse 12: “Lest *when* you have eaten and are full and have built goodly houses and lived in *them*... [and you have huge mortgages that you cannot pay] ...and *when* your herds and your flocks multiply, and your silver and your gold is multiplied, and all that you have is multiplied, then you become haughty of heart, **and you forget the LORD your God** Who brought you forth out of the land of Egypt from the house of bondage” (vs 12-14). Consider that God’s calling:

- to have His Spirit

- to understand His Word

Verse 15: “Who led you through the great and terrible wilderness... [whatever trials you have in your life today] ...with fiery serpents and scorpions and thirsty ground where *there was* no water, Who brought forth water for you out of the rock of flint, Who fed you in the wilderness with manna, which your fathers did not know, so **that He might humble you and that He might prove you to do you good in your latter end**” (vs 15-16).

If there’s anything that God has to do—which He doesn’t like to do—it is to judge the wicked and destroy them! That’s why He says, ‘O wicked, why will you die? Turn! Turn! Repent!’ (Ezek. 33). That’s what He’s talking about!

Verse 17: “Beware lest you say in your heart, ‘My power and the might of *my* hand has gotten me this wealth.’” *America is the richest nation on earth:*

- because of the industriousness of the people
- because of the ingenuity of the people
- because we are the technological leaders of the world

NO! That’s not true! What did we do when we had the wealth of the world at our doorstep at the end of WWII? Look what we did with it: We squandered it on all the ‘lovers’! There are other prophecies that show that the ‘lovers’ are going to hate us, even though they buy us out!

Do you think that when Pres. Bush was in Saudi Arabia *begging* for the Saudis to lower the price of oil—which they probably will—that those were ‘kisses’ of sincerity, or ‘kisses’ of cynical men realizing ‘we’ve got you in the palm of our hands’? *The latter, I’m sure!*

Verse 18, the reason we have everything so deceitful today: “But you shall remember the LORD your God, for *it is **He Who gives you power to get wealth...***” When you remember that, and everything you do is based upon your complete relationship with God, and everything you do in the way of offering and tithing is based upon that. There is never a time to exploit the people of God to give money to a church or ministry, because when that happens, you not only destroy the ministry, but you also destroy the people. Not only economically, but you cause a great deal of spiritual distress!

Look at what happened to the most wealthy church in the history of the Churches of God. Is it all gone? *Yes, indeed!* It’s like Solomon said, ‘When I die, who knows what my successor will do?’ All of that is punishment because the Church got into the

way of the world, exploiting brethren—thinking that they were like cash-cows to give money to the Church—so they could build their empires and buildings and so forth. God said, ‘Enough is enough!’

Nevertheless, that doesn’t change the laws and commandments of God. But what He wants is the brethren in the Church to have a spiritual relationship with Him, and then let His blessings come from there, not try and create a façade of wealth, because it will all be taken!

Is it gone? *Yes! It’s all gone!* Whenever I go to Southern California, I have an occasion to go by the former campus and headquarters, and it’s sad, indeed! But it reminds me of what God said He would do to Jerusalem that the *strangers would pass by it after it’s destruction and hiss* because of God’s punishment! We are paying the price

- a) as a nation
 - b) as a church
- and in the final analysis*
- c) the whole world

Let’s look at what God says, and this works at any time. I’m not going to beat you over the head with these Scriptures, but nevertheless, these are true at all times.

Remember what happened when Elijah was sent to the widow? What did the widow say? *Oh, you’ve come here to destroy me!* Elijah said, ‘No, I want you to make a cake for me, and I’m told that I should stay at your house.’ She says, ‘I only have enough for me to eat and my son; if I give it to you we will die.’ What happened? *God provided the flour, the oil for however long Elijah was there—about three years!* So, God is able to bless in the most meager of circumstances! We need to understand that!

Malachi 3:8: “Will a man rob God? Yet, you are robbing Me. But you say, ‘How have we robbed You?’ In tithes and offerings! You *are* cursed with a curse...” (vs 8-9). Either way you go, if you don’t obey God you end up with a curse.

“...for you are robbing Me, *even* this whole nation. Bring all the tithes into the treasure house, so that there may be food in My house. And prove Me now with this,’ says the LORD of hosts...” (vs 9-10). Here’s a challenge God gives to everyone, and we need to take God up on it:

“...‘to see if I will not surely open the windows of heaven for you, and pour out a blessing for you, until *there is* not enough *room to receive it*’” (v 10). It really means that you will always have sufficient!

Verse 11: “And I will rebuke the devourer for your sakes, and it shall not destroy the fruit of your ground...” In other words, today if we are wise and operate correctly, and we honor God with our substance, God will make sure that we have enough. But we have to be wise and operate in that way. Paul says the same thing in 2-Cor. 9; that God is able to provide us with sufficiency. We need to keep that in mind, because beyond that He’s offering us eternal life! We’ll see some of the pitfalls that people get into concerning wealth. This is why there is always a financial reckoning. Notice who this is directed to:

Psalm 49:1: “Hear this, all you people; give ear, all inhabitants of the world... [this is quite a broad Psalm] ...both low and high, rich and poor together. My mouth shall speak of wisdom, and the thoughts of my heart shall be of understanding” (vs 1-3). God is interested in, first, a relationship with Him!

Verse 4: “I will incline my ear to a parable; I will open my dark saying upon the lyre.... [this is David speaking] ...Why should I fear in the days of evil, when the iniquity of my supplanters surrounds me? Those who trust in their wealth and in their many riches boast themselves. No man can by any means redeem his brother, nor give to God a ransom for him” (vs 4-7).

In the final analysis God is saying, ‘All the wealth is going to disappear!’ Isn’t that going to happen when Christ returns? Where is it all going? *God is going to take it all to Himself, because He’s the One Who gave it!*

(go to the next track)

Talking about the deceitfulness of man, Psalm 52:1: “Why do you boast yourself in evil, O mighty man? The mercy of God endures forever.” This is comparing man’s way with God’s way!

Verse 2: “Your tongue devises destruction, like a sharp razor, working deceitfully. You love evil more than good, and lying more than to speak righteousness. Selah. You love all devouring words, O deceitful tongue. God will likewise destroy you forever; He shall take you away, and pluck you out of your tent, and root you out of the land of the living. Selah. And the righteous shall see, and fear, and shall laugh at him, saying...” (vs 2-6).

This shows some of the protection that God is going to give us. Remember, in any downturn there are always jobs, there is always work, there are always things that are still going on. God is able to bless and protect you in that, while you avoid all the things of evil.

Verse 7: “Behold, the man who did not make God his stronghold, but trusted in the

abundance of his riches. He strengthened himself in his wickedness.”

If that doesn’t describe the banking system of the world, and the business of the world, I don’t know what does. It’s all based on lying and deceit— isn’t it? *Yes!* That’s what’s happening with the mortgages; we coned the whole world into accepting the most lying and deceitful instruments of mortgages and claimed them they would be good for investment to earn money, and it’s all falling apart.

I saw one part of it that people will put the keys in the mail and the banks call that ‘jingle mail’ because when they get the keys in the mail they know it’s from a house that’s been abandoned. One man did that, but left five pigs in the house to tear it apart.

It’s appropriate that we continue to talk about some of these economic times. It’s absolutely true; they’re going to happen. This means it’s an opportunity to grow in faith, knowledge and understanding of God. You must have the spiritual riches that come from God!

Psalm 62:1: “Only for God does my soul wait in silence; from Him comes my salvation. He only is my Rock and my salvation; He is my fortress; I shall not be greatly moved. How long will you imagine mischief against a man? You shall be slain, all of you; you shall be like a bowing wall and as a tottering fence. They only consult to cast him down from his great height; they delight in lies; they bless with their mouth, but inwardly they curse. Selah.” (vs 1-4). Is that not true of the whole society? *Yes!*

Verse 5: “My soul, wait in silence for God alone; for from Him comes my hope.” Rather than look at this as gloom and doom—there is going to be a lot of gloom and doom. Look at from the point of view that it’s opportunity to trust God even more. It’s going to give you an opportunity to develop your relationship with God even more. Also, remember that as human beings we *react* to crises—don’t we? *Yes!* Well, here you can react to the crisis that is coming.

Verse 6: “He only is my Rock and my salvation; He is my strong tower; **I shall not be moved.**” I’m sure there will be a lot of people saying that ‘I lost all my money in this venture, that venture or the other venture, so the blessing of God may not be true. You’re being moved because you did not operate with discretion and wisdom when you had the opportunity to do so.

But spiritually, v 7: “In God is my salvation and my glory, the Rock of my strength; my refuge is in God. **Trust in Him at all times**, you people...” (vs 7-8). Whether it’s good, bad or indifferent;

whether it's in wealth, in want, regardless of what it is.

“...pour out your heart before Him; God is a refuge for us. Selah” (v 8). This shows what I'm trying to bring out here. The most important thing in these times is your relationship with God.

Verse 9: “Surely men of low degree are vanity, and men of high degree are a lie...” WOW! Does that not describe the rich of the world? the leaders of the world?

“...when weighed in the balance... [this is God weighing them in the balance] ...they are altogether lighter than vanity. Trust not in oppression...” (vs 9-10). That's what some ministers are doing asking people to send all their wealth to them; you're *oppressing them!*

“...and do not take pride in stolen goods; if riches increase, **do not set your heart upon them**” (v 10). That's exactly what has happened in America today.

- riches increased
- it was all on paper
- they set their hearts on them
- they made their lives work on them

What's going to happen? *It's going to blow up!*

Verse 11: “God has spoken once; twice I have heard this: that power belongs to God.” As we read before, ***the power to get wealth belongs to God, and it only happens God's way!*** Every other form of wealth, unless you get into and out of it before the bottom falls out, it's going to fall out!

Verse 12: “Also to You, O LORD, belongs mercy; for You give to every man according to his work.”

Ecclesiastes 5:18: “Behold that which I have seen: *It is* good and right for one to eat and to drink, and to see good in all his labor that he labors under the sun all the days of his life, which God gives him; for it *is* his portion. As for every man to whom God has given riches and wealth, and has given him power to eat of it and to take his portion, and to rejoice in his labor—this *is* the gift of God. For he does not often consider the days of his life, because God keeps him occupied with gladness of his heart” (vs 18-20).

Ecclesiastes 6:1: “There is an evil, which I have seen under the sun, and it lies heavy upon men: A man to whom God has given riches, wealth, and honor, so that he lacks nothing of all that he desires for his life, yet, God does not give him power to eat

of it, but a stranger eats it. This *is* vanity, and it *is* an evil disease” (vs 1-2). We're right at the cusp in the nation of that happening.

Spiritual Riches of GOD

Let's look at some of the *true riches, the spiritual riches* of God. What we need to do in this is to draw closer to God. Every time there is something that comes along, like we have here.

I remember that in 1979 that in order to cure 'stagflation' they raised the interest rate to 19%! BANG! Now when we're facing 'stagflation' they want to lower the interest rate, which is going to increase the 'stagflation.' Amazing! Everybody has their mind on the physical things, but now let's look on the *spiritual* things! *The true riches of God!* Out of all these experiences that we go through, out of all the topsy-turvyness that we see in the world, this is what we need to look to: You need to hunger and thirst for God's way as it says right here:

Psalm 119:123: “My eyes fail for Your salvation...” In other words it's so fantastic that even David could not see the full end of it.

“...and for the Word of Your righteousness. Deal with Your servant according to Your mercy, and teach me Your statutes” (vs 123-124). We can learn that with what we're going through today; have God deal with us with mercy, operate with wisdom.

Verse 125: “I am Your servant; give me understanding that I may know Your testimonies. It is time for the LORD to work, for they have made void Your Law” (vs 125-126). Whenever you've come to a point that they've made void the Law of God in the and, then God is going to work. Here's what needs to be our response to that:

Verse 127: “Therefore, **I love Your commandments above gold**—yea, above fine gold.” They have these programs where the contestants are to choose, and they look into this dark room and all of a sudden two lights come on and on one table is a pile of fine gold stacked up. Then the other light comes on and here's an old tattered and torn Bible. You say, 'Choose which one has the most value.' They will choose the gold first! Rare would it be for someone to say, 'If I have the Word of God, that will teach me how I can get what's on the other table.' This is our attitude:

- once you get past the covetousness of self
- once you get past the deceitfulness of riches
- once you trust in the Word of God as greater than the physical things around you

Verse 128: “Therefore, I esteem all Your

precepts concerning all things to be right, and I hate every false way.” There we have the beginning of *true spiritual riches*.

We’re going to see something very interesting, and here is a New Testament principle that Jesus applies to the Church.

Proverbs 13:7: “There are *those* who pretend to be rich, yet *have* nothing...” There are some people who have wealth and have nothing. Look at the wealthy in the world today, especially some of these young rock stars—where are they today? Wealth just makes no difference; they have so much money they don’t know what to do, and their lives are a total shambles!

“...and those who pretend to be poor, yet, *have* great riches” (v 7). Let’s see this in action *spiritually*. We will see this in action as God talks to the Church. You can’t have the New Testament without the Old, because every principle from the New Testament comes from the Old and spiritually magnifies what is in the Old. It’s just living principle that is there. As you study the Word of God and understand that, the more you’re going to understand God’s Word.

Revelation 2:8: “And to the angel of the Church of *the* Smyrneans write: These things says the First and the Last, Who was dead but is alive. ‘I know your works and tribulation and poverty (but you are rich)... [this is the one who makes himself as nothing, but is rich] ...and the blasphemy of those who declare themselves to be Jews and are not, but *are* a synagogue of Satan. Do not fear any of the things that you are about to suffer. Behold, the devil is about to cast *some* of you into prison, that you may be tried; and you shall have tribulation ten days. Be faithful unto death, and I will give you a crown of life” (vs 8-10).

Today the Laodicean would say, ‘God, that’s not fair.’ But what is more important than anything else but the *crown of life*? Isn’t that true? *Yes!* So, He says, ‘Though you are in poverty, you are rich spiritually, which tells us today that when these things come upon us—and as we see the economy around us going the way that it’s going—we need to concentrate with our spiritual relationship with God to be rich spiritually.

Verse 11: “The one who has an ear, let him hear what the Spirit says to the churches. The one who overcomes shall not be hurt of the second death.”

Now let’s look at the one who makes himself wealthy but has nothing. You can’t avoid going to the Church of the Laodiceans in this. You can say that here in Rev. 3 is an exact fulfillment of Prov. 13:7:

Revelation 3:14: “And to the angel of the Church of *the* Laodiceans, write: ‘These things says the Amen, the faithful and true Witness, the Beginner of the creation of God. “I know your works, that you are neither cold nor hot; I would *that* you be *either* cold or hot. So then, because you are lukewarm, and *are* neither cold nor hot, I will spew you out of My mouth”’” (vs 14-16). This gives us an opportunity—doesn’t it? Remember that every crisis that comes along—personally, family, living in a country—is an opportunity to grow spiritually, to learn the lessons of trusting in God.

I think it’s important that the Laodiceans are the only ones that talk back to God, v 17: “For you say, ‘I am rich, and have become wealthy, and have need of nothing’...” Remember what it said? Don’t trust in riches when they come? What were the Laodiceans doing? *Trusting in riches!*

I remember many people walking around the campus in Pasadena and saying, ‘Look at all that God has blessed us with; this is like the Kingdom of God on earth! What more could we want?’ What do we have with the Protestants today, with their get-along, good religion—I direct you to Joel Olsteen—16,000 in three services on Sunday! He tells them how good they are, and your best life now.

Let’s see how that works out with the coming recession. He never commands them to repent of sin. He tells them that they should ‘do good.’ Unless you repent of sin, all the good that you do can never amount to anything spiritually in the long run. So, they’re sitting there with wealth and I think that Joel Olsteen’s church is the epitome of a Laodicean church. They have so much money coming in they don’t know what to do with it.

“...and you do not understand that you are wretched, and miserable, and poor, and blind, and naked. I counsel you to buy from Me... [through a relationship with God] ...gold purified by fire so that you may be rich; and white garments so that you may be clothed, and the shame of your nakedness may not be revealed; and to anoint your eyes with eye salve, so that you may see” (vs 17-18).

Let’s see what Paul is talking about using the same analogy, which also tells us that *the spiritual riches are the most important thing!* Let’s also see something about how Paul views his ministry and the ministry of all ministers. We all need to take this view. In this, whatever any minister speaks to the brethren, he better be speaking to himself also.

{Note sermon: *A Minister Preaches to Himself*} Some people didn’t get the point of it, but the point was that I had just heard of this minister who graspingly and greedily had asked for

everything that the brethren had. *It's the other way around!*

This is very important because it puts us all in the right perspective. Any minister—I include myself—who does not teach the brethren to have a relationship with God is no minister indeed. God has chosen men to teach and they had better be faithful, and their faithfulness depends on their personal relationship with God rather than just preaching and teaching people to respond to them. This is why corporate churches are a thing of the past.

1-Corinthians 3:5: “Who then is Paul?...” He didn’t say, ‘Brethren! You’d better obey me because I’m God’s only apostle on earth!’ *NO!* He said: “Who then is Paul?...” He counted himself ‘less than the least’ of all the brethren!

“...And who *is* Apollos?...” (v 5). People like to follow men and throw one man up in the face of another man and so forth.

“...*They are* but ministers through whom you believed, even as the Lord gave to each one. I planted *and* Apollos watered, but God gave the increase. Therefore, neither is he who plants anything, nor he who waters; for *it is* God Who gives the increase” (vs 5-7). God wants all of us to grow to the fullness and stature of Christ, so that all of us, as disciples, can become as the teacher, of Whom Christ is the Teacher.

Verse 8: “Now, he who plants and he who waters are one, but each shall receive his own reward according to his own labor.” That applies to those who build on what they preach and that also applies to the minister in what he is preaching and teaching. Remember, God’s judgment is on those who are preaching and teaching, as well.

Verse 9: “For we are God’s fellow workers; *and* you are God’s husbandry, *even* God’s building.” Isn’t that something! Therefore, anyone who does not preach the Word of God is not a fellow worker with God or Christ.

Verse 10: “As a wise architect, according to the grace of God that was given to me, I have laid *the* foundation, and another is building upon *it*. But let each one take heed how he builds upon *it*. For no one is able to lay any other foundation besides that which has been laid, which is Jesus Christ” (vs 10-11). *I am the Way, the Truth and the Life, and no one comes to the Father except through Me!* (John 14:6)

- not another way
- not another Jesus
- not another thought
- not good platitudes
- not sweet words that make the carnal heart

purr

—but those who bring people to God through repentance and yielding to God and loving Him and keeping His commandments.

Verse 12: “Now, if anyone builds upon this foundation...” Here God has us all to build with the help of God and His Spirit. What are we building? See how this ties in with the Laodiceans (Rev. 3).

“...gold...” (v 12)—most precious thing that there is in the world as far as physical things go. What did Jesus say? *Buy of Me gold tried in the fire!* That is

- *spiritual* growth
- *spiritual* understanding
- *spiritual* character

“...gold, silver, precious stones...” (v 12). All three of these improve in fire. Precious stones are made from the heat of the earth, but they have to be polished, ground, cut and so forth, that’s all the work of God’s working with you. Many of us are like the precious stones—we’re hard; we’re difficult—but God still works with us.

Here’s the easy way, the Laodicean way, “...wood, hay *or* stubble” (v 12). In order to get gold you have to work for it. You have pan for it, mine for it; takes a lot of labor, a lot of work; same way with silver and precious stones. *Wood*, you can just go gather it. *Hay*, you can just cut it down. *Stubble*, nothing to it, no work. What’s going to happen?

Verse 13: “The work of each one shall be manifested; for the day *of trial* will declare *it*, because it shall be revealed by fire...” This does not mean the Lake of Fire. This means *the trial by fire that we go through with the difficulties that we are confronted with!* It’s going to prove you:

- Do you still believe God?
- Do you still esteem everything of God above fine gold and riches?
- Do you still love God with all your heart, mind, soul and being, regardless of the circumstances that you are confronted with?

“...and the fire shall prove what kind of work each one’s is. If the work that anyone has built endures, he shall receive a reward. If the work of anyone is burned up, he shall suffer loss; but *he* himself shall be saved, yet, as through fire” (vs 13-15).

So, we have the comparison between the maximum and the minimum. The Laodiceans wanting to maximize their physical riches and trusting in them may end up with the minimum, because when the fire comes and tries it, POOF! It’s

going to be like the riches we talked about in the book of Proverbs—it flies away!

Revelation 3:18: "...and to anoint your eyes with eye salve, so that you may see." In other words, we've got to look at things through the eyes of God's Word in everything that we do. It depends on our spiritual relationship with God.

Verse 19: "As many as I love..." So, whatever difficulties we are going to go through, God still loves us. {Note sermon: *Remember, When All Else Fails, God Loves You* (#1 in Love Series)} God loves you always, through all circumstances unto the end!

"...I rebuke and chasten. Therefore, be zealous and repent. Behold, I stand at the door and knock..." (vs 19-20). This can refer to the soon coming of Christ, or God standing *spiritually* in front of you—the Spirit of Christ—knocking at the door of your mind! This is with the guilty conscience that God has smitten people with so that they return to Him.

"...If anyone hears My voice and opens the door..." (v 20). Isn't that amazing? Here are people who have shut Christ out; yet, He desires to come in. Will they open the door?

If they will, "...I will come in to him, and will sup with him, and he with Me" (v 20). That's talking about a relationship; sitting down together as friends eating. But the spiritual relationship where it is that 'the Lord is good' means that the Word of the Lord is good.

Verse 21: "To the one who overcomes will I give *authority* to sit with Me in My throne, even as I also overcame, and sat down with My Father in His throne."

Riches of CHRIST

We're going to talk about the *riches of Christ!* Paul talks about the riches of God in several places. Let's begin and this is the time to really understand it and grasp it.

Ephesians 1:4: "According as He has personally chosen us..." The place to begin to get your spiritual relationship back in balance with God is to understand your calling. **God**—through all that there is in the world—**has personally chosen each one of us!** That's an amazing thing to understand. It's way above our heads to fully comprehend it. This is why we believe what God says. There's no action that we can do with this; He's the One Who has done the action.

"...for Himself before *the* foundation of the world..." (v 4). That sounds like He knew we would exist before the foundation of the world. That's not

so, because there would be no personal choice in it at all. But before the foundation of the world:

"...in order that we might be Holy and blameless before Him in love" (v 4). That was the standard that God set before the foundation of the world, not that it was fatalism and that God chose us because He had to choose us, and he didn't choose someone else because He didn't choose them. God chooses those who repent, otherwise there would be no repentance in this relationship at all!

Verse 5: "Having predestinated us for sonship to Himself through Jesus Christ, according to the good pleasure of His own will, to *the* praise of *the* glory of His grace, wherein He has made us objects of *His* grace in the Beloved *Son*; in Whom we have redemption through His blood, *even* the remission of sins, according to the **riches** of His grace" (vs 5-7).

That's the true spiritual riches that come from God! *It comes first from Christ!* What we know and understand of the Word of God, the Plan of God, count those as greater riches than whatever wealth that you may have anywhere of any kind.

Verse 8: "Which He has made to abound toward us in all wisdom and intelligence; having made known to us the mystery of His own will..." (vs 8-9). Do you understand the Plan of God? How do you understand it? *God has made it know through His Word, through His Spirit.*

"...according to His good pleasure, which He purposed in Himself" (v 9). This is where we get our spiritual bearings, by going back and seeing the true spiritual riches, and see what God has done.

Verse 10: "That in *the Divine* plan for the fulfilling of *the* times..." Taking the word 'dispensation' (*KJV*) and making dispensationalism is a slight of hand, and does diminish from the Word of God because they come through and cherry-pick whatever they want and they get down to the point that all you have to do is 'believe' and you're saved. There's more to it than that!

"...He might bring all things together in Christ, both the things in the heavens and the things upon the earth; *yes*, in Him, in Whom we also have obtained an inheritance..." (vs 10-11). That is wealth, riches; and He is going to give us the riches of not only the earth, beginning with the Millennium, but also of the universe. We are going to share the inheritance that Christ has—right? *Yes!*

"...having been predestinated according to His purpose... [according to His will] ...Who is working out all things according to the counsel of His own will; that we might be to *the* praise of His glory, who first trusted in the Christ" (vs 11-12). That is something!

Verse 13: “In Whom you also trusted after hearing the Word of the Truth, the Gospel of your salvation; in Whom also, after believing, you were sealed with the Holy Spirit of promise.” And the thing that is the most valuable thing that you have, which you cannot put any money on, any value on in terms of dollars and cents or physical assets, is *the Spirit of God!* That’s where we need to focus on.

“...the Holy Spirit of promise, which is *the* earnest of our inheritance until *the* redemption of the purchased possession, to *the* praise of His glory” (vs 13-14).

Eph. 3 tells us more about God’s plan, but it also tells us how Paul looks at himself. Ephesians 3:4: “So that when you read *this*, you will be able to comprehend my understanding in the mystery of Christ), which in other generations was not made known to the sons of men, as it has now been revealed to His Holy apostles... [all of them, not just to Paul; that it’s magnified even more] ...and prophets by *the* Spirit; that the Gentiles might be joint heirs, and a joint body, and joint partakers of His promise in Christ through the Gospel, of which I became a servant according to the gift of the grace of God, ***which was given to me through the inner working of His power***” (vs 4-7).

- not by him
- not by who he was
- not by his intellect

Verse 8: “***To me***, who am less than the least of all the saints, was this grace given, that I might preach the Gospel among the Gentiles—even the ***unsearchable riches of Christ.***”

- There is the true wealth!
- There is the true gold!

That’s why when we are baptized we count everything but loss for Christ, as Paul said in Philip. 3.

Verse 9: “And that I might enlighten all *as to* what *is* the fellowship of the mystery that has been hidden from the ages in God, Who created all things by Jesus Christ.”

We have the understanding of it today in a great and powerful way! That’s what we need to look to, not the physical things, not trying to make the world better; only Christ can do that.

Verse 10: “So that the manifold wisdom of God might now be made known through the Church to the principalities and the powers in the heavenly *places*, according to *His* eternal purpose, which He has wrought in Christ Jesus our Lord, in Whom we have boldness and *direct* access with confidence

through His very own faith” (vs 10-12). That is through the Spirit of God that He gives to us.

Verse 13: “So then, I beseech *you* not to faint at my tribulations for you, which are *working for* your glory.” Here he writes the greatest, most inspirational things when he was in prison in Rome—Ephesians, Philippians and Colossians.

Verse 16: “That He may grant you...” This is what we need to look to in the time of physical stress that is coming, because it’s going to be the *spiritual riches* that will see us through time of the diminishing of physical riches.

“...according to the riches of His glory, to be strengthened with power by His Spirit in the inner man... [Whenever everything else fails and falls around you]: ...that Christ may dwell in your hearts by faith; *and* that being rooted and grounded in love, you may be fully able to comprehend with all the saints what *is* the breadth and length and depth and height... [of God’s plan] ...and to know the love of Christ, which surpasses *human* knowledge; so that you may be filled with all the fullness of God” (vs 16-19).

- That’s the *goal!*
- That’s the *purpose!*
- That is the *end!*
- This is what God wants to do!

When we face these times—which are coming—***let’s face them with the true spiritual riches***; take care of our physical riches the best that we can. ***Ask God to bless us and prosper us in what we can, and to see us through the difficult times that lie ahead.***

All Scriptures from *The Holy Bible in Its Original Order, A Faithful Version* by Fred R. Coulter

Scriptural References:

- 1) Proverbs 23:4-5
- 2) Matthew 13:22
- 3) Jeremiah 17:9-11
- 4) Proverbs 18:11
- 5) Psalm 104:24
- 6) Psalm 112:1-8
- 7) Proverbs 3:1-10
- 8) Deuteronomy 8:7-18
- 9) Malachi 3:8-11
- 10) Psalm 49:1-7
- 11) Psalm 52:1-7
- 12) Psalm 62:1-12
- 13) Ecclesiastes 5:18-20
- 14) Ecclesiastes 6:1-2
- 15) Psalm 119:123-128
- 16) Proverbs 13:7

- 17) Revelation 2:8-11
- 18) Revelation 3:14-18
- 19) 1 Corinthians 3:5-15
- 20) Revelation 3:18-21
- 21) Ephesians 1:4-14
- 22) Ephesians 3:4-13, 16-19

Scriptures referenced, not quoted:

- 1 Peter 5
- James 1
- John 5
- Ezekiel 33
- 2 Corinthians 9
- John 14:6
- Philippians 3

Also referenced: Sermons:

- *A Minister Preaches to Himself*
- *Remember, When All Else Fails, God Loves You* (#1 in Love Series)

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