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# Trust God for Your Finances

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## Introduction

*(Story of being on the verge of bankruptcy....)* My friend told me that I needed to “saturate” myself in the Bible – to study and meditate in it day and night. He told me that every word in the Bible is inspired by God himself. “All Scripture is given by inspiration of God.” (2 Timothy 3:16)

God's laws will always overcome the world's obstacles to the exact degree that we know these laws, believe them in our hearts, apply them in our lives and stick to them with unwavering faith.

God has no favorites. What he does for one, He will do for others. “God is no respecter of persons.” (Acts 10:34) However, we must do our part and our part involves a lot of study and meditation and hard work. “Study to show thyself approved unto God, a workman that needs not to be ashamed, rightly dividing the word of truth.” (2 Timothy 2:15)

## Chapter 1 – Should Christians Prosper?

There is another way to prosper, and this is by following God's laws of prosperity which are outlined in His Word. If we follow these laws exactly, we will prosper exactly the way that God wants us to prosper and there is absolutely nothing wrong with this kind of prosperity.

Many Christians believe that “money is the root of all evil.” This is incorrect. Money by itself is not evil.

The Bible actually tells us, “For the love of money is the root of all evil, which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.” (1 Timothy 6:10)

Loving money is evil. Putting money first - ahead of God in any way – is evil.

“He that spared not His own son, but delivered him up for us all, how shall he not with him also freely give us all things?” (Romans 8:32)

The New Testament clearly teaches that, because of the price paid by Jesus Christ, all Christians are heirs to the same blessings that Abraham received from God.

“And Abram was very rich in cattle, in silver, and in gold.” (Genesis 13:2)

“That the blessing of Abraham might come on the Gentiles through Jesus Christ.” (Galatians 3:14)

“And if you be Christ's, then are you Abraham's seed, and heirs according to the promise.” (Galatians 3:29)

God's Word clearly tells us that we are heirs to Abraham. This means that the blessings God gave to Abraham are available to us. Our Father wants us to receive the same blessings that He gave to Abraham, and we can receive these blessings if we will follow His laws of prosperity.

If someone says that God doesn't want us to prosper, how can they possibly explain this verse of Scripture? “You shall remember the Lord thy God, for it is He that gives you the power to get wealth, that he may establish His covenant which he gave to our fathers, as it is this day.” (Deuteronomy 8:18) If it's wrong to be prosperous, why does God give us the power to become wealthy as part of His covenant?

Many people are destroyed by their wealth because they don't obtain it through following God's laws.

"Blessed is the man that fears the Lord, that delights greatly in His commandments. His seed shall be mighty upon the earth, the generation of the upright shall be blessed. Wealth and riches will be in His house." (Psalm 112:1-3)

There is absolutely nothing wrong with financial prosperity unless this prosperity comes ahead of God. Our Father wants us to have money, but he doesn't want money to have us!

God gave us His precious promises so we can be like He is if we follow them. "Whereby are given us exceeding great and precious promises, that by these you might be partakers of the divine nature." (2 Peter 1:4)

Prosperity and abundance are part of God's nature. He owns the whole world and everything that is in the world. He has given us more than 3000 promises in His Word so that, by these promises, we can partake of His divine nature.

Adam forfeited the abundance and prosperity that God intends for us, His children. Satan took it away from him. This brings us to the reason why God sent His son, Jesus Christ, to earth.

Jesus was sent here for one purpose, to destroy Satan's work. "For this purpose, the son of God was manifested, that he might destroy the works of the devil." (1 John 3:8) Jesus succeeded in His mission. "All power is given unto Me in heaven and in earth." (Matthew 25:18)

Jesus won back every bit of power and authority that Satan had taken away from Adam. He restored our abundance. Jesus paid the full price so that all His brothers and sisters can prosper. "For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes He became poor that you through His poverty might be rich." (2 Corinthians 8:9)

## **Chapter 2 - Jesus Christ – Prince or Pauper?**

Jesus "became" poor when he made the supreme sacrifice on the cross at Calvary.

You might wonder what the connection is between the miracles performed by Jesus and His financial prosperity. The answer is that Jesus Christ had the purest faith that has ever been seen on this earth. As a result, he was able to turn little into plenty. He had absolutely no need for worldly, material assets because He knew that he could apply His faith to God's laws of prosperity in order to obtain whatever He needed.

Jesus clearly told us that he couldn't perform any of His miracles with His own ability:

"Verily, verily, I say unto you, the son can do nothing himself." (John 5:19)

"I can of my own self do nothing." (John 5:30)

"The Father that dwells in me, He does the works." (John 14:10)

On many occasions, Jesus humbly told us that he couldn't do any great miracles by himself. He was able to perform these miracles only because He yielded completely to God's Holy Spirit who lived inside of Him. You and I can also do great works here on earth, financially and otherwise, because God's Word clearly tells us that we have this same Holy Spirit living inside of us. "The spirit of him who raised up Jesus from the dead dwells in you." (Romans 8:11)

Jesus did not rely in the least on His own ability. He relied totally upon God's Word and upon God's Holy Spirit living within him.

Our Father wants us to prosper financially. However, this prosperity isn't "automatic" just because we're Christians. We have to follow His laws of prosperity which are carefully laid out in this book. If we follow these laws, God won't withhold any good thing from us.

"No good thing will He withhold from them who walk along His paths." (Psalm 84:11) Each day he loads us down with benefits. "Blessed be the Lord, who daily loads us with benefits." (Psalm 68:19)

### **Chapter 3 – God's Prescription for Prosperity**

Carnal, worldly people put their selfish desires first. There isn't anything wrong with owning a nice car and nice home, but possessions must never in any way come ahead of God.

If I had to boil everything that I have learned down to just four words, this four-word prescription for God's prosperity would be, "always keep God first." Jesus told us this when He said, "seek first the kingdom of God, and His righteousness, and all these things shall be added unto you." (Matthew 6:33)

Whatever any of us need in any area of our lives, God's laws says that He will provide them to the exact degree that we keep Him first in every area of our lives.

Exactly what does this mean to always keep God first? One example of this is to never start any day without first spending a period of quiet time of prayer and devotion. Another example is to set definite goals of Bible study and meditation and to consistently reach these goals because this is put ahead of family time, watching television and enjoying hobbies.

Many of us have accepted Jesus as Savior, but we have never truly allowed Jesus to be Lord over every area of our lives. In order to put Jesus first, we need to deny ourselves each day and put Him first in every area of our lives. "If any man will come after me, let him deny himself, and take up His cross daily, and follow me." (Luke 9:23)

The world's system of prosperity puts other things ahead of God – money, success, possessions, and ego recognition. Every bit of this is in violation of God's laws of prosperity. Our Father wants us to prosper financially, but only if this financial prosperity and the things it will buy never in any way come ahead of Him.

"True humility and respect for the Lord lead a man to riches, honor and long life." (Proverbs 22:4) Our Father does want us to enjoy riches, honor and long life as long as we reach these goals as a result of keeping Him first by always humbling ourselves before Him. This is God's "prescription" for prosperity in every area of our lives.

Our Father wants us to surrender our lives totally to Him - putting Him in complete charge of everything there is. (Hebrews 2:8) He doesn't want us to put family, money, hobbies or anything else ahead of him. "Thou shall have no other gods before me." (Exodus 20:3)

The world system of prosperity puts money and the things it can buy ahead of God.

An all-consuming desire for money is exactly the kind of desire that we should have for God. We should think about Him all the time. He should be at the very center of our existence. Every aspect of our lives should revolve around Him. We shouldn't ever be able to get enough of Him – the more we learn of God and His ways, the more we should want to learn.

This is the way to prosperity. "As long as he sought the Lord, God made him to prosper." (2 Chronicles 26:5)

We will never want for anything as long as we constantly put the Lord first and keep him first. “They that seek the Lord shall not want any good thing.” (Psalm 34:10)

“I love them that love me, and those that seek me early shall find me. Riches and honor are with me, yes, durable riches and righteousness.” (Proverbs 8:17 – 18)

We should say, “God, I'm going to put you first and keep you first every hour of every day of my life. I'm going to study and meditate constantly in your Word and do exactly what it tells me to do, trusting completely in you to supply every one of my needs.”

Too many Christians, often without even realizing it, are much more problem centered than they are God centered. We spend too much time focusing on our problems and too little time focusing on Almighty God and His ability to solve every one of our problems to the exact degree that we can let go of these problems and give them to Him and trust Him to solve them.

If God really is first in our lives, why should we ever be worried about any problem? If we are worried about any problem, isn't it a fact that we are actually allowing that problem to take first place ahead of God? Instead of constantly focusing on the problems, we should focus constantly on the great promises of God's Word and the great ability of God's Holy Spirit living inside of us.

All freedom comes from switching our preoccupation from ourselves to God. God's Word clearly tells us to keep our minds focused on him and to trust completely in him. “Thou wilt keep him in perfect peace, whose mind is stayed on thee, because he trusts in me.” (Isaiah 26:3)

A peace is available to us that is “perfect” – a total, complete and absolute peace! Perfect peace certainly includes freedom from financial problems. How can any of us have that peace if we worry about financial problems?

God's two requirements for perfect peace are very clear. First, we must keep Him first at all times. We must keep our minds focused on Him at all times – and not on our problems. Second, we must trust Him completely. We must pay the price to find out what His Word says He will do and then believe that He will do what He says He will do.

God's laws of prosperity will work only to the degree that we keep Him first in our lives – totally, completely and absolutely ahead of everything else. They are based on total dedication of our lives to Him. The blessings that we receive from our Father will be in direct proportion to the degree of our true, deep and lasting commitment in Him.

#### **Chapter 4 – God's Way or the World's Way?**

God's laws of prosperity are founded upon the basic fact that He owns everything and that we own nothing. “For we brought nothing into this world, and it is certain we can carry nothing out.” (1 Timothy 6:7)

Most people who have become wealthy following the world system of prosperity don't understand this concept. This is why God's Word says that it is so difficult for most wealthy people to enter into God's kingdom.

“How hard it is for them that trust in riches to enter into the kingdom of God! It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God.” (Mark 10:24 – 25)

The key words here are the words “trust in riches.” This is the world's way. God's laws of prosperity require us to trust in Him instead of trusting in riches. The world's way is to trust in material assets and to continually try to accumulate more of them.

The world's system of prosperity is a full 180° from this. In the world, millions of people think everything would be just great if they could only have unlimited funds. However, close observation of people who have more money than they can spend shows that they don't find any lasting satisfaction from their wealth.

“He that loves silver shall not be satisfied with silver, nor he that loves abundance with increase, this is also vanity.” (Ecclesiastes 5:10)

Everyone who prospers by methods other than God's laws of prosperity sooner or later will find that this prosperity will become a curse. “The prosperity of fools shall destroy them.” (Proverbs 1:32)

What is a fool? God's Word gives this definition of a fool: “the fool has said in His heart, there is no God.” (Psalm 53:1)

God's laws of prosperity will show us exactly how to “profit” during down economic times. “I am the Lord your God which teaches you to profit, which leads you by the way that you should go.” (Isaiah 48:17)

No matter how bad our economy might get, God's laws of prosperity, if followed exactly will provide us with financial substance that we need.

### **Chapter 6 – How Do We Renew Our Minds?**

We renew our minds through constant study and meditation in God's Word. Everyone wants to prosper, but few people are willing to pay the necessary price of study and meditation in God's Word which is necessary in order for His laws of prosperity to be manifested.

Here is how we win our Father's approval. “Study to show yourself approved unto God, a workman that does not need to be ashamed, rightly dividing the Word of truth.” (2 Timothy 2:15)

**None of us should expect our Father to prosper us unless we are willing to pay the price of working hard at studying His Word**

Everything that any of us will ever need to know is contained in God's Word. If we have problems in one particular area of our lives, we need to do a thorough job of “rightly dividing” God's Word in order to find every possible verse of scripture that covers this particular area.

Because of the difficult economic times that many economists are predicting, all of us should study what God's Word has to say about prosperity. We need to devour it. We need to learn everything that we possibly can about how to avoid or solve the financial problems that soon will come upon this world.

Millions of Christians are living far beneath their rights and privileges as children of God because they fail to pay the price of constantly studying God's Word in order to find out exactly what these rights and privileges are and how to attain them in their lives.

Let's examine what it means to “meditate” on the Word. Let's start by looking at two verses of Scripture that tied the words meditate and prosper together. The first one says:

“This Book of the Law shall not depart from your mouth, but you shall meditate in it day and night, that you may observe to do according to all that is written in it. For then you will make your way prosperous, and then you will have good success.” (Joshua 1:8)

This is one of the most important verses of Scripture in the entire Bible for anyone who is interested in prosperity and success. In fact, it is the only verse of Scripture in the entire Bible which contains the words “prosperous” and “success.” This verse of Scripture shows us the three things that our Father tells us to do if we intend to be prosperous and successful:

- 1) We must speak His Word constantly – His Scriptures should constantly come out of our mouths.
- 2) We should constantly study His Word and meditate “day and night” on what it says.
- 3) We should live our lives exactly as His Word tells us to live them. We should know His Word so well that we conduct our lives “according to all that is written therein.”

The second place that we find Scripture that ties meditation and prosperity together is at the very start of the book of Psalms.

“Blessed is the man who walks not in the counsel of the ungodly, nor stands in the path of sinners, nor sits in the seat of the scornful; but his delight is in the law of the Lord, and in His law he meditates day and night. He shall be like a tree planted by the rivers of water, that brings forth its fruit in its season, whose leaf also shall not wither; and whatever he does shall prosper.” (Psalm 1:1–3)

First, God tells us that, if we want to prosper in everything we do, he will bless “the man that walks not in the counsel of the ungodly.” God will bless us if we will follow His laws of prosperity instead of following the world's methods of prosperity. God doesn't want us living the way the sinful world lives. He doesn't want us looking at things the way worldly people do. We have already seen in Romans 12:2 that He tells us not to conform to the world's way of doing things, but, instead, to transform our lives by following His laws.

How do we do this? We do this by loving His Word so much that we actually “delight” in it. Because of this great “delight” we just can't get enough of God's Word. We will be so hungry and thirsty spiritually that we will meditate day and night in His Word in order to find out everything that we possibly can about our Father's laws for living our lives.

What will happen to us if we do this? God's Word tells us that we will be like a tree planted next to a river. No matter how bad a drought might be, the leaves of such a tree will never wither and dry up because the roots of this tree will be able to draw water from the river. So, no matter how bad a drought may be, the trees that are next to a river will always continue to bear fruit.

Many Christians will “wither” financially during difficult financial times. Many Christians will be destroyed because of lack of knowledge of God's laws. “My people are destroyed for lack of knowledge.” (Hosea 4:6)

If Christians want to be delivered from this financial “drought” they can be delivered in exact proportion to their knowledge of God's laws of prosperity. “Through knowledge will the just be delivered.” (Proverbs 11:9)

Meditation means to fix our attention on a particular verse of Scripture and to turn this verse of Scripture over and over in our minds – looking at it from every angle. I believe that meditation means to “personalize” a verse of Scripture – to think deeply about how each particular verse of Scripture applies to our own lives.

In addition to personalizing these verses of Scripture by turning them over in our minds, we should also speak these verses of Scripture over and over with our mouths. In fact, the Hebrew word that is translated meditate in Joshua 1:8 and Psalm 1:2 actually means “to murmur or to mutter.”

When God's Word tells us to “meditate day and night” this means that we should constantly open our mouths and speak the verse of Scripture that we are meditating on. We should do this over and over and over – day and night. As we constantly speak a verse of Scripture, this helps us to memorize this verse of Scripture. Also, as we constantly speak a verse of Scripture, this releases the power of that verse of Scripture.

Psalm 1:2 told us that we should meditate day and night in God's Word because we “delight” in His laws. What will happen to us if we “delight” in God's Word and “meditate day and night” in it? Here is the answer:

Blessed is the man who fears the Lord, who delights greatly in His commandments. His descendants will be mighty on earth; the generation of the upright will be blessed. Wealth and riches shall be in his house, and his righteousness endures forever. (Psalm 112:1 – 3)

God's Word should be an absolute delight to us because His Word tells us everything that any of us will ever need to know in order to live good lives here on this earth.

“As you know Him better, He will give you, through His great power, everything you need for living a truly good life. He even shares His own glory and His own goodness with us!” (2 Peter 1:3)

Once we fully understand what this means to us, we won't be able to get enough of God's Word. We'll be so delighted that we'll gladly meditate day and night in His Word. If we do this continually, we will prosper in every area of our lives – financially, spiritually, physically, mentally and emotionally.

### **Chapter 7 – God's Perspective on Work and Discipline**

God's Word repeatedly tells us that He expects us to work and discipline ourselves if we want to lead prosperous, successful lives. For some reason, many Christians believe that they can have anything that they asked for in Jesus' name and they don't have to work hard.

This is incorrect. God's Word clearly tells us that we need to do the very best that we can with the abilities that God has given us and then we should stand solidly on our faith in God to take care of the rest. “Having done all, to stand.” (Ephesians 6:13)

God's laws of prosperity definitely require us to work hard if we want to prosper. “If any would not work, neither should he eat.” (2 Thessalonians 3:10)

“Do you see a man who excels in his work? He will stand before kings; he will not stand before unknown men.” (Proverbs 22:29)

“Make it your ambition to live quietly and peacefully, and to mind your own affairs and work with your hands, just as we directed you, so that you will behave properly toward outsiders [exhibiting good character, personal integrity, and moral courage worthy of the respect of the outside world] and be dependent on no one and in need of nothing [be self-supporting].” (1 Thessalonians 4:11 – 12 AMP)

“Go to the ant, you sluggard! Consider her ways and be wise, Which, having no captain, overseer or ruler, provides her supplies in the summer, and gathers her food in the harvest. How long will you slumber, O sluggard? When will you rise from your sleep? A little sleep, a little slumber, a little folding of the hands to sleep — so shall your poverty come on you like a prowler, and your need like an armed man.” (Proverbs 6:6 – 11)

“He who has a slack hand becomes poor, but the hand of the diligent makes rich.” (Proverbs 10:4)

“Whatever your hand finds to do, do it with all your might” (Ecclesiastes 9:10)

“And whoever compels you to go one mile, go with him two.” (Matthew 5:41)

“The lazy man will not plow because of winter; he will beg during harvest and have nothing.” (Proverbs 20:4)

“And whatever you do, do it heartily, as to the Lord and not to men.” (Colossians 3:23)

The Holy Spirit is the world's best salesman, the world's best mechanic, the world's best factory worker, the world's best engineer, the world's best nurse, the world's best doctor, the world's best dentist, etc. etc. There is no limit to what he can do through us in any occupation. Our job is to do the very best we can with the human abilities that He has given us and then to trust in Him for the rest.

The one primary thing that stops Christians from realizing the freedom that is ours in Christ is lack of consistency. Many Christians start studying God's Word, but there aren't many Christians who continually study and meditate in God's Word.

If it takes four years to graduate from worldly high schools and another four years to graduate from college, why should any of us expect to learn God's great spiritual laws without spending a great deal of time and effort studying and meditating in God's Word?

If we want God to prosper us, we must give ourselves wholly to continual study and meditation in His Word.

“Meditate upon these things, give yourself wholly to them, that your profiting may appear to all.” (1 Timothy 4:15)

### **Chapter 8 – Prosperity in Our Hearts and Mouth**

God's Word will only grow in our hearts to the degree that we constantly meditate on it. “Head knowledge” isn't sufficient to activate any of God's laws. God's laws come from a spiritual realm that is completely different from the natural world that we live in. We can't understand God's laws with our minds.

Our Father doesn't want us trying to figure out His laws with our human understanding. The key to activating His laws is to get them down inside of our heart. Our Father wants us to fill our hearts and our minds with His Word.

“As a man thinks in his heart, so is he.” (Proverbs 23:7)

“Keep your heart with all diligence, for out of it are the issues of life.” (Proverbs 4:23)

“Lay up these My words in your heart and in your soul.” (Deuteronomy 11:18)

Constant meditation on God's Word causes the Scripture to drop from our minds down into our hearts. As this process takes place, the problems that used to baffle us won't be able to trip us up anymore. “The law of His God is in his heart, none of his steps will slide.” (Psalm 37:31)

Our Father wants His Word to be so strong and powerful inside of us that it will prevail over every problem that comes against us.

There is nothing to fear. There is no need to worry. No matter how bad a situation might seem to be, God will always come through to the exact degree that we believe in Him deep down in our hearts. God will do His part if we will do our part.

**Our part is to get enough of His Word in our hearts so that we will be able to trust totally and completely in Him.**

“The Lord is good, a stronghold in the day of trouble, and he knows them that trust in him.” (Nahum 1:7)



## SPOKEN WORD – 6 PARAGRAPHS

Many Christians put themselves into “financial jail” and “thrw away the key” because of the words of fear and doubt that come out of their mouths when they are faced with a crisis. They don't realize that God's Word says, “You are snared with the words of your mouth, you are taken with the words of your mouth.” (Proverbs 6:2) A snare is a trap and many of us are trapped by our words without even realizing it. Our words can put us into financial prison or they can set us free.

“Whoever keeps his mouth and his tongue keeps his soul from troubles.” (Proverbs 21:23)

“This book of the law shall not depart out of your mouth.” This means that, if we expect to prosper, we should speak God's Word all day long every day of our lives – it shouldn't ever “depart” from our mouths.

God's Word is greater than any problem that any of us will ever face. In the spiritual realm, God's Word, backed by strong, patient, unwavering faith, has the same power as if God spoke these words Himself and this will cause us to prosper.

So shall My word be that goes forth from My mouth; It shall not return to Me void, but it shall accomplish what I please, and it shall prosper in the thing for which I sent it. (Isaiah 55:11)

### **Chapter 9 – Doing What Our Father Tells Us To Do**

Jesus Christ placed great emphasis on the importance of doing what God's Word tells us to do.

“Therefore whoever hears these sayings of Mine, and does them, I will liken him to a wise man who built his house on the rock: and the rain descended, the floods came, and the winds blew and beat on that house; and it did not fall, for it was founded on the rock. But everyone who hears these sayings of Mine, and does not do them, will be like a foolish man who built his house on the sand: and the rain descended, the floods came, and the winds blew and beat on that house; and it fell. And great was its fall.” (Matthew 7:24 – 27)

This is what “separates the men from the boys” spiritually. Strong faith demands action. If we really believe, then we'll do exactly what our Father's Word tells us to do. “Be doers of the word, and not hearers only, deceiving your own self.” (James 1:22)

As we yield our lives to God's Holy Spirit within us and as we study and meditate continually in God's Word, we'll do much more than just memorize verses of Scripture. We'll do exactly what God's Word tells us to do and, as a result, our Father will bless us in everything that we do.

“If anyone keeps looking steadily into God's law for free men, he will not only remember it but he will do what it says, and God will greatly bless him in everything he does.” (James 1:25)

If we expect to prosper, then we need to do what God's laws tell us to do.

“Keep the law of the Lord your God. Then you shall prosper, if you take heed to fulfill the statutes.” (1 Chronicles 22:12 – 13)

“If they obey and serve him, they shall spend their days in prosperity, and their years in pleasures.” (Job 36:11)

“If you are willing and obedient, you shall eat the good of the land.” (Isaiah 1:19)

Would you like to live a long life – a good, full, peaceful complete life? God's Word tells us exactly how to do this.

“My son, do not forget my teaching, but let your heart keep my commandments; for length of days and years of life

[worth living], and tranquility and prosperity [the wholeness of life's blessings] they will add to you.”  
(Proverbs 3:1 – 2)

Let's look closely at three words in Proverbs 3:2 – “length of days.” When I first looked at these words, I thought they meant long life. However, that isn't true because the words “and long life” immediately follow these words. Then I realized that this means that, if we obey God's Word, He will guide us so that we will be able to get a lot more done each day.

God's Word tells us that we can actually put ourselves in a position where His blessings will “pursue” us and “overtake” us. We don't have to chase after God's blessings! His Word says that they will actually pursue us and overtake us.

“Now it shall come to pass, if you diligently obey the voice of the Lord your God, to observe carefully all His commandments which I command you today, that the Lord your God will set you high above all nations of the earth. And all these blessings shall come upon you and overtake you, because you obey the voice of the Lord your God.” (Deuteronomy 28:1 – 2)

He will place us in a realm of spiritual knowledge that will put us above the way most people on earth live their lives. If we do what our Father's Word tells us to do, we are told that His blessings will come after us and overtake us.

Many Christians think that they know God's laws, but their words and their actions show that they don't. We will be tested constantly in this life and our test results will be based, not upon what we think we know, but on what we actually say and do during these tests of life.

One way that God will test each of us is in the handling of our money. He can clearly see how we observe His instructions by observing what each of us does in an area that is very important to all of us – our finances.

### **Chapter 10 – We Reap What We Sow**

“While the earth remains, seed time and harvest, and cold and heat, and summer and winter, and day and night shall not cease.” (Genesis 8:22)

Jesus told us that every area in the kingdom of God is based upon the principle of sowing and reaping. He said that we plant seeds in the ground and that they sprout and grow even though we can't understand how all of this works.

“The kingdom of God is as if a man should scatter seed on the ground, and should sleep by night and rise by day, and the seed should sprout and grow, he himself does not know how.” (Mark 4:26 – 27)

God's laws of sowing and reaping go far beyond the agricultural realm. They apply to every area of our lives.

If we want to “reap” anything, God's Word tells us that we have to “sow” seeds.

Many of us have been reaping “crops” in many areas of our lives for many years without realizing the origin. It's not difficult to determine exactly what kind of seeds we have been planting. Jesus told us how to find out when he said, “by their fruits you shall know them.” (Matthew 7:20)

Many Christians have failed to realize that these very same laws of sowing and reaping apply to our finances. If we want to reap a harvest of money, we must sow seeds of money. God's laws of sowing and reaping work exactly the same in the financial realm as they do in the agricultural realm and in the realm of human relations.

“And God is able to make all grace [every favor and earthly blessing] come in abundance to you, so that you may always [under all circumstances, regardless of the need] have complete sufficiency in everything [being completely self-sufficient in Him] and have an abundance for every good work and act of charity.” (2 Corinthians 9:8 AMP)

Isn't this magnificent? We are told that our Father is able to abundantly provide every blessing in our lives so that, no matter what happens, we can always have every one of our needs met with enough left over for every charitable donation that we are led to give.

No matter what the world's economy is doing, our Father is still able to provide abundantly for us.

“God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work.” (2 Corinthians 9:8)

There is one key word at the start of this verse that must be discussed and that is the word “able.” We are not told that God will always provide all of this for us. This isn't “automatic” for all Christians. If it were, we would never see any Christians with financial problems.

This verse of Scripture says that God is “able” to provide great prosperity for us, but it doesn't say that he will. What changes God's “is able to” to “God will?”

If we sow sparingly, we will reap a modest harvest. If we sow bountifully, cheerfully and ungrudgingly, God will supply abundantly so that we will always have everything that we need with enough left over to contribute to every good work.

The world's ways say that we should cling tightly to our money so that we won't run out. God's laws of prosperity tell us that our dollars are seeds which we should plant so that he can give us a harvest. Seeds aren't worth anything in the agricultural realm until they are planted. The same is true in the financial realm.

Before we can reap a financial harvest, our money must “die.” We must give it up. We must sow it as we sow seeds, letting go of it and planting it. We must trust our Father to take these financial seeds and use them to produce the necessary financial harvest in our lives. We must plant the seeds for our blessings by “dying to self.” This is God's law.

Each of us has to start from wherever we are financially. We need to take whatever we have to sow and sow it with faith. We need to trust God to multiply this so that He will return what we have sown and provide our needs with enough left over to sow again.

We can't expect to withdraw from our heavenly bank account if we haven't put deposits into it. I ask each of you four questions. One, do you have financial problems? Two, if you do, what sort of financial seeds have you sown? Three, have you sowed sparingly, or have you sowed bountifully? Lastly, have you given freely, or have you withheld money?

“One man gives freely, yet grows all the richer, another withholds what he should give, and only suffers want.” (Proverbs 11:24)

**When we have financial problems, we can “give” our way out of these problems! The un-renewed mind just can't understand this, but it's true. If we refuse to give freely, we are heading in the opposite direction from God. We're pushing against Him instead of pulling with Him.**

We can't out give God! However, we need to give Him a channel by which He can give to us, and that channel is given to Him by the seeds that we plant through our giving. We shouldn't ever "eat" all of our seeds. No farmer would do this, and we shouldn't either. We shouldn't ever use up all of our income. We need to continuously "replant" from our income. As God gives us a harvest, we should plow it back again, and again, and again. As we give freely to God, he will give freely back to us.

If we can resist the temptation of keeping our extra seeds and, instead, continually sow them, we're on our way to prosperity following God's laws of prosperity!

If we aren't personally called to go into other nations to preach the gospel of Jesus Christ, then I believe it is our responsibility to provide financial support for those who do.

Our Father knows no limits. If any limits are set, we set them – not God. He wants us to stretch our faith, and stretch it some more, and more, and more. As we release our faith again and again, he will continually give us an increase of the money that we sow back into His kingdom. "God that gives the increase." (1 Corinthians 3:7)

As our Father keeps giving us an increase, we need to keep putting it back into His kingdom. He gives us the increase. We plant this increase. He gives us more increase. We plant this additional increase. On and on it goes.

Large amounts of money will flow through our hands because He knows that we will constantly reinvest this money in the kingdom of God.

### **Chapter 11 – The Blessing of Tithing**

God's laws of prosperity always keep God first while the world's system of prosperity always puts money first.

Tithing is one of God's tests which clearly shows whether we really do keep him first.

I don't believe that we should tithe because we feel that we "have to," but because we can clearly see that tithing is a part of God's overall principles of sowing and reaping.

"Honor the Lord with your possessions, and with the first fruits of all your increase; so your barns will be filled with plenty, and your vats will overflow with new wine." (Proverbs 3:9–10)

When we willingly tithe to God, this brings us into the proper relationship with Him financially. We are participating in His work and we are in partnership with Him. When we tithe and meditate day and night in His Word and confess

God's Word with our mouth and do what it says, we bring ourselves into partnership with God.

When we do these things, we align ourselves with God's laws of prosperity and He becomes our senior partner. We have His wisdom and direction in every area of our finances. He is the senior partner, but he asks for a minimum of 10% of the income of the partnership and he allows us to keep 90%.

**God is the greatest financial genius of all time. He always has been and he always will be. When we tithe and follow all of His other laws of prosperity, we receive His wisdom in our finances and in every area of our lives because His laws of prosperity apply to much more than just our finances.**

90% of our income with the blessing of God goes a lot farther than 100% without His blessing.

In Malachi 3:10, God challenges us to “prove” him. This is the only place in the Bible where God gives us a challenge to “prove” him. Why don't you “prove” God? Why don't you tithe willingly and cheerfully for a reasonable period of time and see for yourself if God will bless you as His Word says He will?

Faith is the spiritual power that opens the windows of heaven in every area of our lives.

The tithe guarantees the harvest (meeting all of our needs) and I believe that our voluntary offerings over and above the 10% are what open the windows of heaven so that tremendous blessings are poured out upon us.

Note in Malachi 3:8 where God tells us that we have robbed him “in tithes and offerings.” This tells us that we can rob God not only in our tithes, but also in our offerings over and above the tithes. How are we robbing him? I believe that we are robbing Him by failing to open the windows of heaven wide enough so that He can really pour out blessings upon us!

Once we fully comprehend these concepts, the 10% figure becomes purely academic. We can stop at 10% if we want to, but what Christian with **a renewed mind** would willingly stop at that level knowing that God will bless him more if he increases it? Tithing merely “primes the pump.” The real blessings of God will pour out in proportion to the offerings that we cheerfully give on top of our 10% tithes.

Don't consume the excess. Don't “eat your seeds.” Don't “store up your seeds.” Keep plowing them back until you are able to live well on 80% of your income, etc.

People who steadily increase their offerings will be surprised at how easy this becomes after a while. It was much easier for me to give 15% of my income than it was to tithe 10% and it was much easier for me to give 20% then it was to give 15%.

God's blessings don't stop here. They go one step further. After God tells us of the blessing that he will pour out upon us, he says, “and I will rebuke the devourer for your sakes.” (Malachi 3:11) The devourer is Satan. This verse of Scripture tells us that, if we give freely of our tithes and offerings, God will rebuke the devourer so that “he shall not destroy the fruits of your ground.”

Malachi 3:11 is the only place in the Bible where God himself says that he will rebuke the devil for us. We have the authority to do this ourselves (Luke 10:19 - Behold, I give you the authority to trample on serpents and scorpions, and over all the power of the enemy, and nothing shall by any means hurt you) but when it comes to the matter of receiving blessings from our tithes and offerings, God himself makes certain that Satan doesn't steal our blessings. Imagine how Satan must feel when God himself stands in his way!!! How can any of us fail to give liberally if we fully understand what Malachi 3:10–11 says that God will do in return?

I am often asked if people who are seriously in debt should pay tithes? My answer is a resounding “yes!” Worldly logic says that the debtor can't afford to tithe. Spiritual truth says that the primary way to escape from the bondage of debt is to pay God first the money that is His and then to trust Him to give back to us to meet our needs.

This, plus meditating day and night on God's laws of prosperity, speaking them with your mouth and acting on them in your life, will activate God's laws of prosperity. The same spiritual principles will get anyone out of debt if they will follow them exactly and stick with them long enough for God to turn the seeds into a harvest.

God doesn't put us in financial prison. We put ourselves there! God can and will get us out if we will follow His laws of prosperity properly.

In the world, people study the Wall Street Journal and all the stock market tips to decide how to handle their money. This is fine for man's system of prosperity, but Christians should study God's laws of prosperity which are found in the greatest instruction book that this world has ever known – the Holy Bible.

Tithes and offerings are better than any investment that this world has ever seen. God's laws of tithing and giving are much more precise and exact than the world's laws of finance. If we will pay the price of following God's laws of prosperity, no financial problem on the face of this earth will be able to defeat us.

### **Chapter 12 – We Can't Outgive God**

God's Word teaches that all giving should be based upon love. “If I gave everything I have to poor people, and if I were burned alive for preaching the Gospel but didn't love others, it would be of no value whatever.” (1 Corinthians 13:3 TLB)

Some people learn part of God's laws of prosperity and give in a calculating manner, anticipating something in return. This won't work! Giving without love is “of no value whatever.”

No matter what we give, if our gift is not based upon love, it is worth nothing. Love is the key to giving and only love opens the channels for our loving Father to give back to us.

“Give, and it will be given to you, a good measure, pressed down, shaken together, and running over shall men give unto your bosom. For with the same measure that you use, it will be measured back to you.” (Luke 6:38)

We can't out give God! When we give according to God's laws, our gift will come back to us overflowing and running over.

This ties in with Malachi 3:10 which tells us that, if we give properly of our tithes and offerings, God will open up the windows of heaven and pour out blessings that will be so great that we won't have room to receive them. God clearly promises to give back all that we give... and much, much more!

How will God give back to us? Will he just pour money down from heaven? No. Luke 6:38 tells us that “men” will give unto us. “Men shall give unto your bosom.” What does this mean? It means that our Father has arranged it so that His children who follow His laws of giving will receive – from men. As we give generously to others, our Father will inspire other men and women to give to us. (to do biz with us, to show us favor – KH)

This giving can be in many forms.....we might receive an especially good deal in business.

We determine exactly how much others give to us. How do we do this? The closing words of Luke 6:38 tell us how. “For with the same measure that you meet, it will be measured to you again.”

Thus, if we give with a teaspoon, we will receive a “teaspoon measure” in return. If we give with a tablespoon, we will receive a “tablespoon measure.” If we give by the barrel, we will receive “by the barrel.” Whatever measure we used to give is exactly what will be used to measure what is given back to us.

God's Word clearly teaches that He put us on this earth not to see how much we can get, but to see how much we can give. Untold millions of people have this backwards. When we are reborn spiritually, our new nature wants to give, but our old nature wants to hang onto what we have.

Why is it more blessed to give than to receive? Here are four reasons:

1) When we give freely and generously, we put God first ahead of our own selfish interests. By doing this, we are obeying His Word and this obedience will cause Him to bless us.

2) When we give freely and generously, this shows that we trust God. The degree of our giving is a clear indication of our freedom from fear. Freedom from fear is always a blessing.

3) When we give freely and generously, this protects us from the pitfalls of greed and covetousness. Generous giving comes from a humble loving heart. Greed and selfishness are derived from a prideful “me first” heart and this blocks us from the blessings of God. “God resists the proud and gives grace to the humble.” (1 Timothy 5:5)

4) Finally, we are more blessed because the more we give to God, the more this opens the channel for Him to see that we receive abundantly in return. If we withhold our giving, we are actually withholding the blessing that our Father wants to give us.

We will get to the point where, when we give a little, it hurts and when we give a great deal it doesn't hurt at all.

Too many Christians look upon their giving as an obligation that they owe instead of as a seed that they sow. The times when we give should be the greatest times of our lives. As always, this is completely opposite to the world's way, most people think that the times that they “get” are the happiest times of their lives.

Why shouldn't we give cheerfully if we know that our money is going to be put to good use and, in addition if we know that God is going to see to it that every bit of our gift is given back to us plus more? Who wouldn't be cheerful if they fully comprehended that, in addition to doing God's work, they would receive a bountiful harvest from the seeds they had sown?

When we put our money in the bank of heaven, we put our money in a bank that is greater than any bank that this world has ever known. We put our money in a bank that has a better guarantee than any bank in this world.

### **Chapter 13 – Giving God's Way**

God's Word clearly tells us to give to the poor. If we do, we plant the seeds which enable God to solve our larger financial problems. If we don't, we fail to plant the seeds that God was looking for so that He could provide the necessary harvest to meet our financial needs.

“Blessed is he who considers the poor; the Lord will deliver him in time of trouble. The Lord will preserve him and keep him alive, and he will be blessed on the earth; you will not deliver him to the will of his enemies.”  
(Psalm 41:1 – 2)

When poor people cross our path, we shouldn't turn away from them. If we give to them, we will be blessed and we will never lack. “He that hath a bountiful eye shall be blessed, for he gives of his bread to the poor.” (Proverbs 22:9) “He that gives to the poor shall not lack, but he that hides his eyes shall have many a curse.” (Proverbs 28:27)

God's Word tells us that, when we give to the poor, we are actually lending to Him, and that He will pay us back.

If we really comprehend these principles, we will give freely to help the poor of the world. As the Lord continues to give back to us, we'll continue to give more and more freely. This won't cost us one cent. The Lord wants to use our faith as a channel through which He can and will pour large amounts of money to fulfill His great commission throughout the world.

I learned from God's Word that people who are in debt can, meditate their way out of debt. (Psalm 1:1–3 & Joshua 1:8) and give their way out of debt. (Luke 6:38, 2 Corinthians 9:6 – 8, Malachi 3:8 – 11) After many months of darkness, I finally saw a light at the end of the tunnel.

It's not easy to give when our debts are large, yet this is exactly what we must do. We can give and meditate our way out of debt.

Am I saying that, if someone is really “down and out,” that he should start giving freely to God? This is exactly what I'm saying!

I have never yet read one Christian book on finances that even comes close to putting the proper emphasis on continual giving and constant meditation ahead of everything else. This is what God's Word teaches and we must follow His instructions.

Many people give faithfully for a while and then when financial problems come up, they cut down on their giving. If we fall into this trap, we fail a financial test that God has allowed to come into our lives. When financial problems come, if we make any change in our giving, it should be to increase our giving, not to decrease it. In times of difficulty, it's more important than ever to put God first and to keep him first.

God will do His part to the degree that we do our part. We should be careful about expecting to reap the harvest of Philippians 4:19 without first of all planting the seeds of Philippians 4:15–18.

Now you Philippians know also that in the beginning of the gospel, when I departed from Macedonia, no church shared with me concerning giving and receiving but you only. For even in Thessalonica you sent aid once and again for my necessities. Not that I seek the gift, but I seek the fruit that abounds to your account. Indeed I have all and abound. I am full, having received from Epaphroditus the things sent from you, a sweet-smelling aroma, an acceptable sacrifice, well pleasing to God. And my God shall supply all your need according to His riches in glory by Christ Jesus. Philippians 4:15–19

The promise of Philippians 4:19 is the harvest that I believe is based upon the seeds that were planted in Philippians 4:15 – 18.

Another important law of giving is God's law of quiet giving. We should never give so that other people will know what we have given.

When we plant our financial seeds, it is very important for us to prayerfully ask where we should plant them. We should always seek the Lord's will before we give.

#### **Chapter 14 – God's Laws of Receiving**

Many Christians have learned how to give, but they don't know how to receive. Receiving also isn't “automatic.” When we give, God doesn't automatically rain blessings down from the skies. If we want to receive from God, it is our duty to find His laws of receiving in His Word and then to study and meditate on them and apply them in our lives.

Luke 6:38 tells us that we can receive in “good measure, pressed down, shaken together, and running over.”  
2 Corinthians 9:6 tells us that we can “reap bountifully.”

Malachi 3:10 tells us that God will open the windows of heaven and pour out such a blessing “that there will not be room enough to receive it.”



Are you planting ample financial seeds and failing to receive abundantly? If so, God tells us what we should do. "Consider your ways. You have sown much, and bring in little, you eat, but you do not have enough, you drink, but you are not filled with drink, you are clothed, but there is none warm, and he that earns wages, earns wages to put it into a bag with holes. Thus says the Lord of hosts, consider your ways." (Haggai 1:6 – 7)

God's Word clearly speaks of people who have "sown much and bring in little." Therefore, an abundant return obviously isn't automatic. We don't "automatically" receive bountifully just because we sowed bountifully. If we're sowing abundantly and not receiving abundantly, what does God's Word tell us to do? Our Father tells us twice to "consider your ways." He is actually telling us that we need to take a good look at what we're doing if we're sowing seeds bountifully and if we're still not receiving bountifully. After planting our financial seeds, we must cultivate them. We must continue to study and meditate constantly in God's Word. We must constantly express our faith in an abundant return by our words and our actions. No matter how bad a situation might appear, we must not block God in any way by lack of faith, or by lack of patience.

Lack of patience blocks more Christians from receiving from God than many of us realize. A farmer wouldn't dream of planting seeds and expecting an immediate harvest. We can't rush this process. God's laws of sowing and reaping always take time. God has a time for everything. "To everything there is a season, and a time to every purpose under the heaven." (Ecclesiastes 3:1)

God's Word says, "cast thy bread upon the waters for you will find it after many days." (Ecclesiastes 11:1) The word "bread" means anything of substance to us – our money, our time, our abilities, etc.

We will receive our harvest "after many days." Many of us are expecting a return when our seeds haven't had time to take root and grow and produce a harvest.

Our Father tells us in 3 John 2 that He wants very much for us to prosper "even as thy soul prospers." This shows us that the key to God's prosperity is in our souls.

Jesus told us, "In your patience possess ye your souls." (Luke 21:19)

If we are to prosper under God's laws of prosperity, we must be patient. God doesn't lie. All of His promises are real. We will reap – if we are patient. We can't rush God. The carnal part of us wants answers and it wants them now! We must counteract this tendency by developing ourselves spiritually so that we will have the strength and the patience to wait for the harvest.

"And let us not be wary in well doing, for in due season we shall reap if we faint not." (Galatians 6:9)

Receiving from God isn't "automatic." We must work hard studying and meditating in God's Word if we expect to develop our faith to the point where we will receive blessings from Him. We must be certain that we don't throw away our confidence in God because of lack of patience.

"For you have need of patience, that after you have done the will of God, you might receive the promise." (Hebrews 10:36)

We develop this patience by trusting in God's Holy Spirit within us. If we really do this, patience is just one of the fruits that we will receive.

Our Father wants us to be single minded. Our faith must be firm. If we don't get a prompt answer, we must not begin to wonder and doubt.

“But let him ask in faith, with no doubting, for he who doubts is like a wave of the sea driven and tossed by the wind. For let not that man suppose that he will receive anything from the Lord; he is a double-minded man, unstable in all his ways.” (James 1:6–8)

I still experience seasons of financial difficulty. When this happens, I don't waiver in the least. Instead, I have learned to meditate and study even more and to show my faith by increasing my giving.

When everything looks bad, I have learned to open my mouth and confess that God will provide abundantly just as he has promised.

If we aren't receiving an answer, we need to speak out the promises of Joshua 1:8, Psalm 1:1–3, Malachi 3:10–11, Luke 6:38, 2 Corinthians 9:6–8 and many others. We need to praise God and thank him for supplying abundantly. We must “stick to our guns.”

Too many Christians waiver after a while and allow their doubts to come out of their mouths. This negative confession cancels the results that would have been forthcoming if they had continued to cultivate their crops with faith and patience.

We must not doubt God's Word. Our words and our actions should constantly show our faith in the promises of God. We should boldly claim the return from our tithes and offerings. We should boldly say, “I have given freely and, because I have given freely, my Father gives back to me. You say this in your Word, Father, and in Jesus name, I thank you for this return.”

The farmer has to clear out the weeds in his garden. We clear out weeds in the spiritual realm by boldly confessing the promises of God in spite of the weeds that are trying to choke off our harvest. If we really do believe that we're going to receive from God, we should talk and act exactly the way we would talk and act if we had a guaranteed certificate of deposit that we know would mature in time to meet all of our needs! God's Word is a much stronger assurance than any worldly promise to pay.

The same Holy Spirit who lived inside of Jesus Christ 2000 years ago lives inside us today. He is just as willing and just as able to provide abundantly today as he was then. The only variable is the faith and patience of Jesus compared with the faith and patience that you and I exhibit today.

*(Summary)* While we're waiting for our “crop” to come in, we must cultivate it by continuing to believe and by continually confessing the promises of God. We need to “water” our seeds with constant, unwavering faith and patience, refusing to let the “weeds” of doubt and discouragement choke off our harvest.

Our Father doesn't want us to limit Him in any way. He knows no limits. The only limits are those that we impose through lack of belief in His promises.

We will receive from Him – in exact proportion to our unwavering belief that we will receive. This is His law.

Virtually every one of God's instructions on giving is combined with a promise of receiving. See for yourself in Luke 6:38, 2 Corinthians 9:6–8, Malachi 3:10–11, etc. If God himself places an emphasis on receiving, why should we feel that there is anything wrong with expecting to receive?

We should expect a return on our giving. All Christians should release their faith for a great return, not to “feather their own nests,” but to finance worldwide Christian revival.

It's wrong to give selflessly, but it's not wrong to give believing. Money that is constantly given is like a clear, bubbling brook – always fresh and new, always cool and refreshing. This continual giving, backed up by unwavering faith and patience, will continually activate God's laws of receiving and put us in His perfect will for our finances.

### **Chapter 15 – God's Laws of Banking and Investment**

God’s banking and investment laws are very different from the world's banking and investment laws. The primary difference is that the banking and investing that we do in the world's system will benefit us only during our lifetime on this earth. God's banking and investment laws will also benefit us during this lifetime, but much more important, these transactions will also benefit all Christians for the endless years of eternity that we will spend together in heaven.

Every dollar that we spend on ourselves here on this earth perishes as we spend it. However, every dollar that we give to God while we are here on this earth is deposited to our accounts in the bank of heaven – accounts which can be used while we are on this earth and accounts which also will be available to all Christians for eternity.

When we give money to God, it is deposited in His bank – a bank from which our funds can't be stolen, a bank where our funds won't be affected at all by worldly economic conditions and a bank that pays interest rates which are beyond our human conception.

**Every believer who understands God's laws of banking and investment will revolutionize his financial thinking. If you realize that God has a separate set of financial laws that transcend the earthly realm, you'll spend hours and hours studying and meditating on God's laws of prosperity in order to learn everything that you possibly can about how they work.**

God's laws say, “the only thing that you will get to keep are the things that you give away.” If we follow God's laws of prosperity, every one of our needs will be met while we are here on this earth and we'll have plenty left over to give away. (2 Corinthians 9:6–8)

If we give this money away as God leads us to give it, every bit of this money will be deposited into our accounts in the bank of heaven.

I believe that the “moth” and “rust” and “corruption” that Jesus speaks about are the inflation, the high interest rates and the selfish tendencies of the world's economic system.

Who are the “thieves” that Jesus said will break through and steal the money that we store up on earth? The answer is obvious – God's Word tells us that these thieves are Satan and his evil spirits. (John 10:10)

Satan is a thief and he'll steal from us in every way that he can while we're here on earth. Two of his favorite devices are to try to influence us to spend “our” money on selfish desires or to store it up to provide ourselves with worldly security.

If we have given freely of our money here on this earth, we can go to the bank of heaven whenever we need to make a withdrawal.

The 100-fold return is very rare. Only a select few people have ever qualified for it. Jesus was explaining that the

100-fold return is available only to those who have “left everything” to follow him. The 100-fold return is only available to those who put Jesus Christ first, ahead of everything else.

### **Chapter 16 – Applying God's Laws of Prosperity.**

*(Book summary)* This isn't easy. It is hard work. God's laws of prosperity won't do you any good until this information is transferred from these printed pages into your mind and down into your heart and then, out of your mouth. Then you must act in faith upon these laws.

God's laws of prosperity are spiritual laws. They reach beyond the realm of man's world. They were given to us by the creator of the entire universe. Diligent study and meditation is required in order to put these laws into effect.

Only a small percentage of Christians are willing to pay the price of constant study and meditation that God requires in 2 Timothy 2:15, Psalm 1:1–3 and Joshua 1:8.

“Be diligent to present yourself approved to God, a worker who does not need to be ashamed, rightly dividing the word of truth.” (2 Timothy 2:15)

While you're meditating on this material throughout the day, open your mouth and speak God's Word with your lips. Do this over and over. I have seen very few Christians who actually open their mouths and continually speak the Word of God.

Meditation must include the constant speaking of God's Word. It is an integral part of God's laws of prosperity.

As you go through the process of meditating on these verses of Scripture and speaking them with your mouth, go slowly. Don't rush. Wait on the Lord. Turn these great laws over and over in your mind. Do this slowly, thoroughly and thoughtfully.

As this process continues day after day, week after week and month after month, **your mind will become more and more renewed** to God's laws of prosperity. One at a time, these great laws will drop from your mind into your heart. Soon, your heart will be overflowing with our Father's great truths.

The more we learn, the more we realize how much there still is to learn. God's laws are infinite. We'll never come close to learning them all.

As the process of **study and meditation and renewing your mind** goes on and on, you then must put these laws to work. You need to give cheerfully and freely of yourself and “your” money. Happiness on this earth comes from doing what we know God wants us to do. “If you know these things, happy are you if you do them.” (John 13:17)

As we look again at Joshua 1:8 – the only verse of Scripture that tells us what to do in order to be both prosperous and successful, we again see the three-point checklist that tells us that we should:

- 1) Meditate day and night in God's Word.
- 2) Speak God's Word continually with our mouths.
- 3) Live our daily lives by actually doing everything that God's Word tells us to do.