

Chapter 8

GOOD STEWARDSHIP 2

(Principles of investments)

The Storehouse

Mat 6:19 *“Do not store up for yourselves treasures upon earth, where moth and rust destroy, and where thieves break in and steal.*

20 *“But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal;*

21 *“For where your treasure is, there will your heart be also.”*

Laying up treasures is clearly an instruction about investment, and I would like to examine from the Scriptures what principles YHWH gives us whenever we are considering an investment.

I should say firstly, that I believe YHWH requires us as stewards of the life, talents and material possessions with which he has entrusted us, to invest these things well, as we will certainly all have to give an account before Him of what we have done. The term *investment* immediately implies something which we do with a view to the future. Therefore, before looking at specific investments, let us consider a general principle first:

Galations 6:7 *“Do not be deceived, God is not mocked; for whatever a man sows, this he will also reap.*

8 *“For the one who sows to his own flesh will from the flesh reap corruption, but the one who sows to the Spirit will from the Spirit reap eternal life.”*

This passage indicates that there are consequences for every action we take. This applies not only to the physical sowing of seeds in a field, but also to our financial investments, the input into our family, and especially the spiritual vs worldly input which we expose ourselves to. Invest well with a purpose of reaping a good harvest.

Aim carefully at your target before you let your arrow fly. Take great care with the initial launching of your investments. If the initial aim was wrong, so much more effort is needed to change the direction in which the arrow is flying. However, if the initial aim was good, then minor adjustments are easily made along the way.

Make sure that the seeds which you are sowing are the right seeds, in the right environment, sown at the right time into good soil, to achieve maximum benefit.

Mistakes made at the initial stage can be costly, and often have to be redone from scratch.

Investment is then something which we do with a view to the future. Therefore, the future of our family and our community depends upon our investment now. If no proper thought has been given to future planning, then no particular goal will be reached and therefore no particular blessings enjoyed.

It is rather more probable that the community as a whole will be slipping back into poverty and moral corruption as it is doing even now. It is therefore essential that our investment be carefully planned and specific goals set. With these thoughts in mind, let us consider various aspects of investment.

Speculative Investment

Proverbs 20:21 *“An inheritance gained hurriedly at the beginning will not be blessed in the end.”*

Many, if not most people, invest with a view to making a quick dollar for themselves, at the expense of someone else. They do not seem to consider the welfare of the community as a whole when they contemplate investment.

Take the country of Zimbabwe for an example. Can you believe that only 120 years ago there were no tar roads, no cities, only bush tracks in a wild unknown mass of forests and wild animals?

My parents and grandparents were missionaries and farmers, and certainly not rich people. I did not know of many rich people when I was a child. They were few and far between. I grew up with wood stoves and candles, and so did most of the people in my generation, and the community spirit was strong.

Though people were not wealthy, yet a person would never suffer alone if some tragedy or other should strike a home. My parents' home was burnt down by accident. Within a short space of time, all the farmers had come with whatever clay bricks and materials they could scrape together, and the community helped my parents to rebuild their house and supply them with the necessities that they required to put them on their feet again. There was no need for insurance companies! The community spirit fulfilled that need adequately.

Inflation

No, I am not a hundred years old – only just over sixty. My grandparents rode on horses, mules and ox carts. That was their only form of transport in the primitive country in which they lived. Yet they built the roads and dams and bridges. Their life's investment went into the country so that their children and grandchildren could benefit.

Can you believe that the term '*inflation*' did not even come over their lips? It was entirely foreign to them. The price of an article

would stay the same for many years. They invested in us. See then the benefits which we have received from their hard work and wise investment. We inherited no debt and yet the growth in the country was phenomenal. That is because most people were involved in activities which were wealth generating in character, such as the building of roads and railway lines, farming and mining, and most importantly, missionary activity.

However, what growth has taken place over the past twenty years or so? Yes, we do see some good new roads and schools, but how have all these things, which are supposed to have increased our standard of life, affected the community as a whole in the long run? When I was an apprentice, I purchased a combination set (Square, protractor and centre finder) for R35. As I was earning about R90 per month at the time, this represented about one-third of a month's wage. Today, (at time of printing - 2018) apprentices working at the same level as I was, earn about R1800 per month, but the same combination set cost about R3000. This represents 1,66 times their monthly wage.

Therefore, in real terms, even though they earn 20 times more than I earned, their buying power has decreased to about 1/5 (20%) of what it used to be. That means that I could buy 5 times more with my R90 than they can buy with their R1800

Of course this calculation is based on this incident alone; however, I believe that the real reduction in buying power is far greater. This 'growth' has supposedly been in the name of development – a rapid increase in our standard of living. Yet we owe billions of dollars to the outside world, and we have tied up the finances of **future generations** in debt – with little to show for it, if we calculate this in terms of the increased wealth per capita. What a shame.

This hurried gaining of material goods and position is a fallacy. Many people think that they can shortcut the increase of wealth by

various means, but it is a lie. The end result is a disappointment each time.

Take for example the fact that some years before my time, an apprenticeship used to be seven years long. The men who trained in this way were genuine tradesmen, and there are still a few such old men around who are extremely skilled in their work. By the time I did my apprenticeship, this time had reduced to five years. Now the time has reduced to four, and some places three years. The reason for this is that we were supposed to be short of skilled men in the industry, and the government's political manifesto was to put as many into the industry in as short a time as possible, supposedly '*creating jobs*'.

What is the end result of this? The quality of the '*skilled*' tradesmen is lowered. The sad thing is that the tradesmen themselves generally do not even realise that their quality of workmanship is so poor. You cannot shortcut YHWH's time for increase.

What has changed in the past fifty years or so? I believe that it is our attitude towards life in general that has changed. As a community, we have become far more status conscious, and we are too easily caught up with the greedy desire for our own comforts and pleasures. We do not seem to have time for ***others*** anymore. Hence the reason why speculative investment has become a way of life – and the rule is,

“A quick profit justifies the means.”

What causes inflation? A number of reasons are given by economists, and the picture is painted so clearly that one would think that the decision-makers of our nations would heed the advice given by the economists, and reduce the inflation rate. Yet it continues to soar! Why? Are the decision-makers in Government so blind as to become fools?

What about large financial powers whose decisions affect the country as a whole? Are they also foolish enough to disregard the

supposed wise counsel of the economists? Or is the reason for inflation possibly far more fundamental than our economists have made it out to be, and the solution lying at the doorstep of each individual person in the country?

We blame the Government too easily for excessive expenditure. The truth is that we get the Government that we deserve, and the Government, more often than not, reflects in public performance, the heart of the majority of its people. It is **we** who need a change of heart; to be the salt and light in our land.

I believe that, though the economists have laid out various aspects of the reason for inflation, they have not spelled out the cure for this dreaded economic disease. I am just a simple man and like to look at things simply. Let me illustrate the heart of the matter by a simple parable.

Vain Town

Let us say that I live in a town called Vain Town. I work at a mine in this town, and I have an income of \$100 per month. This is paid to me by means of one hundred \$1,00 gold pieces in return for work that I do. Now as I walk down the road one day, I see Mr Joe Soap who lives next door to me, riding a nice new bicycle. I stop him and ask him where he got this new bicycle from. He enjoys seeing me admire his new acquisition and tells me he bought it from the shop on the corner of the street, and he paid \$200 for this bicycle. I go to sleep that night, and all I can think and dream of, is that new bicycle. I must have such a new bicycle! I can just imagine myself riding it.

So I discuss it with my wife. Over and over again we discuss this bicycle. She would like this new status image. No one else in town has a bicycle – only Joe Soap does – and he is the talk of the town. Yes, she agrees a new bicycle would be a good idea. But, *“Paint it red,”* she says, *“so that it will look different from Joe’s bicycle.”*

We discuss the benefits of the bicycle. No more walking to work. Just imagine, I will come home feeling fresh as a daisy. My shoes would not get so worn out. What wonderful benefits this bicycle would give me. Together we concoct many reasons why I **must** have that bicycle.

I walk into Mr Raleigh's shop on the corner and present my little problem to him.

“You see, I only have \$40 available which I have managed to save over the past two years. I would have saved more, but one of my children became ill, and then my milk cow died and the cost of the medicines and the replacement cow took all my savings. But I could pay you \$20 per month over the next eight months if this would acceptable to you, Mr Raleigh.”

Mr Raleigh is so pleased that he can have an extra bit of business, that he agrees to this and the agreement is signed. Of course, I did not think in terms of the fact that I had previously only been saving at a rate of \$10 per month, and I could have another sick child or other emergencies over the next eight months. I have stretched myself to the limit – and that for something which only provides me with a status symbol for a short time.

Soon most of the town owes Mr Raleigh a lot of money, and there is nothing special about riding that new bicycle anymore. It no longer makes me feel as fresh as a daisy and my shoes still wear out. Now what? An emergency comes along the way. No problem, I say, I will see Mr Banker. He said last week that anyone who has any financial difficulties should come and see him. He would help straight away.

Of course, Mr Banker is so friendly when I go to see him, and he lifts the burden off my shoulders. Just sign this surety on your house and belongings – just a formality of course – and you can have that \$300 which you want. The repayments are so easy. Just imagine,

only \$10 per month spread over 33 months (a few extra for interest). I could easily afford that.

And so the story goes on and on. The whole town is eventually deep in debt. Take a ride through the town, will you? Every house has a smart new bicycle parked outside, and can you believe it, some even have motorised bikes. This must be a prosperous town. Newly painted roofs, new oak front doors, glass in the windows and can you believe it, Mr Raleigh even has electricity with his own generator. It makes a noise, though, and not too many people like Mr Raleigh. He is the richest man in town and holds his nose up in the air too much! Joe Soap and his wife are not living together anymore. You see, Joe had to do one month's hard labour for not paying his dues to Mr Banker, and his wife could not cope with the embarrassment of such a thing.

The town might look as if it has increased in prosperity, but has it really? Most of the town folk work for the mine down the road, and they still produce the same amount of gold per month as they did five years ago. However, the expenditure of the town has increased dramatically.

Where are they getting the extra money from? It is all borrowed, one from the other, and Mr Banker himself is deep in debt. Oh yes, he can show on the books that everyone in the town also owes him money, and so he feels justified in owing money to the big bank in the town down the road. True inflation has started to take its toll. Of course, the big bank wants interest on the money it lends, and so Mr Banker also has to charge interest to the town folk.

Now we find that the \$100 000 which the mine made in gold is not all being used by the town folk for their living expenses only. A good deal of this is going out of the town's cash flow as interest. Thus, their standard of living has to drop. This they don't like, so they devise some other schemes of borrowing money to keep their standard of living at the same level – some even want to increase it!

The clever, quick-thinking ones become the rich ones, and the slower, not-so-clever folk are the losers without even realising how their loss came about.

Mr Smart comes up with a brilliant idea. He sells furniture, imported from the town down the road. On Monday morning his shop is the talk of the town. If we buy a new lounge suite before the end of the month, our names will be put into a hat, and at the end of the month the mayor himself will draw out a name. Whoever wins, will have their money reimbursed.

Just imagine, we could have a brand new lounge suite for nothing. *"Can you believe it,"* my wife says, *"For nothing!"* Mr Smart says he has spoken to Mr Banker who is willing to put up 90% of the finance. All we need to put down is a 10% deposit and it is ours. All the town's folk are drawn to the lure by the possibility of winning, and thousands of dollars are spent that month. Yes, it is true that one man does win.

But do you think that Mr Smart really gave that lounge suite away for nothing? Oh no! He had already gambled that at least ten people would buy a new suite, and so he spread the price of that one over ten others. One man won at the expense of ten others. In fact, fifty people most likely purchased a lounge suite each and thus Mr Smart has made up his loss five times.

Now the question is,

"Has the general standard of living of the town folk gone up, seeing that so many now have new lounge suites?"

For one man, yes, but for ten other men, for the town as a whole, no! Inflation has struck again. In buying all the extra furniture, Mr Smart was speculating – gambling – and so were the town folk who bought the furniture, with the hope of possibly winning the prize. They were all gambling.

Greed

What is the true cause and nature of inflation? When people start to live beyond their own income, they personally become the cause of inflation.

The nature of inflation is greed, and a lack of self-control based on pride.

In looking at the converse, I then discover the cure for this disease, and such a cure can only be affected by applying the correct medicine – a submission to YHWH’s standards and living by them. The speculative investment which I speak against (and which helps to fuel inflation) is that investment which seeks to benefit one’s own pocket, comforts or status, at the expense of others, thus being of no value to the community as a whole. In other words, it creates a win/lose situation. I win, while you lose.

We should rather create a win/win situation where both of us win. The only way that this can be done is by creativity – using the raw materials which YHWH has given us together with the labour of our hands, and then expanding from this solid base. Let us look at this concept from a broader perspective.

The foundation upon which the wealth of a nation is built is its land – its raw materials. This is something which is given by YHWH and is in plentiful supply – far more than any population can consume in a million years – if used wisely.

The method by which the wealth is amassed is through labour, and all wealth generated within a country, is generated by this vital force. When, therefore, we pay for a product, we are essentially paying for labour, and this labour is only made possible by the fact that YHWH initially provided a base for us in the mineral wealth of the land.

If therefore, a person gains money through gambling, the **generation of wealth is short-circuited**, creating a loss at least

equal to the first person's gain – in other words, no wealth has actually been generated, and the whole community has lost.

I say the whole community because the time that was spent in speculation was therefore not spent in real wealth generation, and the balance sheet of the community as a whole has reduced in value. (Wealth is consumed all the time, and so if any person does not generate wealth he becomes a liability to the community as a whole because he still continues to consume wealth.)

When enough people short-circuit the system, the wealth-generation comes to rest on the shoulders of a small group of people, and the economy as a whole cannot help but to flounder.

I see then that not all labour is wealth-generating, for while the speculator can boast of many hours of hard work in playing the stock market, for example, his labour does not generate wealth.

Wealth creation

The wealth of a country is generated by five sectors only. Farming, mining, industry, fishing, and schooling (including all educational or training centres and churches).

Let us call them the productive sector.

These are the people who take the raw materials from the ground, sea or air and transform them into food or other usable commodities; or, in the case of schooling and churches, teaching others, and thereby investing knowledge into people, enabling them to become productive by increasing the moral fibre of the nation. They are the creators of wealth in any country.

The service industry

Beyond these, we have the service industry, such as the retail stores, warehouses, doctors, politicians, bankers, insurance companies, accountancy firms, and others. Let us call them the service sector. They all perform a vital duty within the economy of a country, but they are all secondary in importance as far as the increase of the economy of the country is concerned; for if the productive sector collapses, the service sector will most certainly collapse soon after.

If therefore, we are to consider meaningful investment, it naturally follows that the productive sector should always be considered for primary investment. This group should be looked after with great care, for as the service sector will collapse if the productive sector collapses, so the service sector will grow and become strong if the productive sector is strong.

Let us look back to our little town. If Mr Banker had rather invested in the mine in order to increase its production, all the people would eventually have been able to ride their new bicycles and more, and that without debt.

Although some aspects of the productive sector can function by itself, really, as far as the building of the economy as a whole within a country is concerned, the two groups are interdependent and cannot function to their full extent without each other.

For example, the farming community might seem to be able to exist and function reasonably well on their own, but sooner or later they will need some retail outlets. Without them the farmer's productivity may be limited.

We find in many countries (especially in Africa) an imbalance between the productive and service sectors, in that the decision-makers with real influence (usually the politicians), are all to be

found in the service sector, often with little knowledge about the real needs or functions of the productive sector.

My concern is an attitude which I have seen so often in Southern Africa, where many people quickly seek a '*white collar job*' as soon as they have a bit of education, and the practical jobs often are considered as being a lower class type of work. Hence, we find huge numbers of clerks in typical government and parastatal offices, whose labour is not wealth-generating, thus draining the financial base of the country as a whole. Usually the salaries of these people are far more than those of the productive sector.

A change of heart

If we are to build the economy of our country, we need to **move the nation away from a selfish/lazy lifestyle, and back towards wealth-generating jobs** as much as possible to correct this imbalance. We then need to invest meaningful amounts of finance into those people who prove to be productive, employing people, and generating wealth.

In changing the character of a nation, I can see clearly that, in essence, a **spiritual movement** is required, as **each individual needs a change of heart**. This only YHWH can do, as we submit to Him; and here the influence of the Christian message is of vital importance within a community.

The service sector, including more especially the government and parastatals, with the manipulative power it often wields over the productive sector, is largely responsible for the high inflation in many of our countries. Its continual lack of investment in real wealth-generating projects, yet large borrowings with little upon which to base such borrowings, fuels inflation.

If there was to be a change of attitude towards the productive sector, and high finance was to be invested in the building of dams

and machinery; into technical development centres; into good communication services; into the building and upkeep of good roads, it would not take the country long before the resultant development would be able to cope with the serious problem of overpopulation. Investment also needs to be made into efficient and yet minimal administration, in order to stimulate and maximise the use of the innovative skills of the productive sector. Inflation would come down, and the general standard of living within the country as a whole would rise.

I mention efficient and yet minimal administration. Some time ago I needed to open a foreign currency bank account at a certain bank with which we had already had other accounts for many years. I had the unpleasant task of filling in no more than six pages of forms in which I had to sign my name no less than twelve times and fill in my address quite a number of times too. Is it not possible for those who design the forms to carefully design one form with all the information and then have only one place at the bottom where a person's name can be signed?

I believe that it is vital that we understand the principle that wealth comes from the labour of our hands, and not from picking up a phone and moving stocks from one place to another, or from high rental or interest charges. Yes, personal or company increase can come that way. But such a personal or company increase only comes out of another person or company's equal loss.

The balance sheet of the country's economy has to balance. You cannot increase the bottom line figure by moving figures around in a smart office. A prime example of this is the stock exchange where stockbrokers will move their investments several times a day to take the best advantage of other investors who are not as quick as they are. They mainly win when others lose – just like gambling!

I believe that investments made on the stock exchange should be made into specific people, and the investment should be carefully

selected, not with a view to necessarily finding the fastest growing increases, but rather something which is moving steadily forward.

Get your hands dirty

You can only increase real wealth by getting out there (or if you cannot do it yourself, then supporting someone out there who is doing it), and working hard to take those minerals out of the ground and process them; by growing those crops; by manufacturing that equipment; by creating something out of the raw materials YHWH has given us; by teaching and training people in such a way as to guide them towards becoming profitable citizens, capable of investing their own valuable talents into the community as a whole.

That is how wealth is brought into the balance sheet. YHWH is after all, the One who has given us wealth in the first place, for He made the minerals and the animals and the fish and gave them to us for our food. He invested talents and abilities into us. He is the One who said

Genesis 3:17 *"... In toil you will eat of it (the ground) all the days of your life ...*

19 *"By the sweat of your face you shall eat bread ..."*

2Thes 3:7 *"For you yourselves know how you ought to follow our example, because we did not act in an undisciplined manner among you,*

8 *"Nor did we eat anyone's bread without paying for it, but with labour and hardship we kept working night and day so that we would not be a burden to any of you;*

9 *"Not because we do not have the right to this, but in order to offer ourselves as a model for you, so that you would follow our example.*

- 10 *“For even when we were with you, we used to give you this order: **if anyone is not willing to work, then he is not to eat, either.***
- 11 *“For we hear that some among you are leading an **undisciplined life, doing no work** at all, but acting like busybodies.*
- 12 *“Now such persons we command and exhort in the Lord Jesus Christ to **work in quiet fashion and eat their own bread.**”*

Children, never be ashamed of a father who works in overalls, having to get his hands dirty in order to provide for his family. **Honour him.** This is not to say that those who do not work with overalls should be despised. No, but I want to give honour to whom honour is due, and so often the working class has been frowned upon and despised.

*The father who comes home drunk at night, while his children are living in poverty, or he who is too lazy to work hard to earn a living and supply food for his family, rather gaining money by gambling or other similar activities, is **a shame to his children.***

They despise him, and that is to their own detriment in later life.

Be a man! work hard! Put your back into it, and help to do your part in lifting the country out of its situation of poverty. Invest wherever you can in the productive sector – men who are pulling the wealth wagon with all their might. Do not add to the load they are already carrying by taking the easy way out and getting onto the wagon. Let your investments not be given towards making a quick dollar for yourself. Let them rather be long-term investments which go towards the building up of your community and your country.

I think we have gambled too much with our children's future by creating long-term massive debts in order to fuel our own greed, and we need to get back to the rolling up of our sleeves and doing a bit of hard work for a change – for our children's sake! I hope we are not too proud to pick up a shovel or builder's trowel; that our hands are not too soft from using computers, to pick up a spanner, or make our own furniture.

Where is that pioneering spirit that our grandparents had? Is it lost forever in our ultra-modern and soft skinned world? May we all be stirred deep within, to regain some of those lost skills, and start building a better inheritance for our children.

Invest in People

Jesus was on the most important mission that could ever be given to anyone. What was the first major step He took towards getting His mission off the ground? He spent a full night in prayer, and then chose twelve people. He then invested a tremendous amount of time, effort and training into the lives of these twelve men – unlikely men, by the world's standards.

Paul writes to Timothy and instructs him,

2Tim 2:2 *“The things which you have heard from me in the presence of many witnesses, entrust these to faithful men, who will be able to teach others also.”*

We see then that Timothy also had to invest his time into faithful men. We might argue that these thoughts relate to ministry training only and have nothing to do with business management. But wait; let's follow the principle through the Bible.

Exodus 18:21 *“...Select out of all the people able men who fear YHWH, men of truth, those who hate dishonest gain...”*

These men were to be placed as leaders over tens, hundreds and thousands, and through them the entire nation of Israel was to be guided through the wilderness. Moses was counselled to invest his knowledge into these men, honest men of principle.

Exodus 36:2 *“Then Moses called Bezalel and Oholiab, and every skilful person in whom YHWH had put skill, everyone whose heart stirred him, to come to the work to perform it,*

3 *“And they received from Moses the contributions which the sons of Israel had brought...”*

Here we see how Moses had a massive practical task to accomplish in the building of the tabernacle with all its requirements for skilled work, and he entrusted the work to two skilful men who would also train others to perform the task in hand. In them, he invested all the available resources.

We find that King Solomon also invested available resources into the hands of a capable man, King Hiram of Tyre and his skilled servant, a man by the name of Hiramabi, for the building of the great temple (2Chr 2:11-16). YHWH invested His supernatural power in men, and the Bible is full of examples of great exploits done for Him, through the hands of ordinary men.

To invest in expensive machinery and equipment, or to purchase shares in a company or any other similar investment, without knowing the men who are to control such an investment, is ludicrous. Surely the wisest path is to be sure that your investment will be executed faithfully and to the best advantage. This then brings me to the all-important question.

What qualifications do we look for? Simply,

FAITHFULNESS, HONESTY, POTENTIAL, SKILL, in that order.

Make sure that your investment lifts up the people in whom you are investing rather than destroying or smothering them! Be careful of

that. Let your investment free them to do that which YHWH has called them to do according to their ability. Do not let the investment tie them down to so much administrative work that it finally smothers the very thing it was designed to enhance. Invest in people, not businesses. A flourishing business is flourishing because of the people who control it. If they leave, there is no guarantee that it will continue to flourish. So make sure your investment is tied to a person or group of people whom you trust.

As a balance to my statement regarding investment into faithful, honest and skilful people, I added '*potential*'. At times, we come across people who have much potential, yet do not fit into the '*skill*' category. The method of dealing with this is relatively simple.

Firstly, one would not give a dangerous and powerful weapon to a child to play with. The principle here is that the initial investment in such a person should be '*time*' - without money. Spend time with the person. Train him. Build bridges of trust between yourselves, and then slowly invest more and more into the person until you see his full potential blossoming.

Where would we be if YHWH did not see in us that potential which He Himself created within us, and gave Himself for us while we were still in our sin, without YHWH, and without hope in this world? There are many Scriptures on this subject, and we can see an abundance of examples of people such as David, a humble shepherd boy raised to become a king; of Samuel, becoming a great prophet for YHWH; of Daniel, a captive in a foreign land, becoming a great statesman; of Gideon, the youngest in an insignificant family, becoming a powerful leader in Israel; of Moses, the meekest man on earth, becoming one of the greatest leaders the world has ever seen.

Do not be afraid to invest in potential. This is probably one of the most rewarding of investments, the most daring, and the one which needs the most patience and personal attention. Yet, this is not an

investment that would initially require a large financial outlay. In fact, it is probably better to purposefully reduce the initial financial outlay to train such a person in good financial management. (This would usually be investments into young and inexperienced people.)

Invest in children

Fathers, invest in your children. What magnificent potential lies locked up in those young lives? Do not drive them to a standstill by trying to cram all your knowledge gained over forty or fifty years into their lives in a short space of time. It will be too much for them. Rather, invest your love and affection at first, and then as they start to understand things more and more, train them on principles.

Make sure that you do not miss any opportunity to point out a principle as you are faced with any decisions which you might need to make. Tell them why you make the decisions you make.

“Son, I refused to take this bargain today because I will not make hasty decisions - especially when the vendor tries to force me to buy the article today because of a good discount offered for today only. My reason for refusing is that the Bible says ... and that is a good principle which I live by.”

Our children will learn a tremendous amount of valuable principles from us in this way, and one day when they come to make their own similar decisions, they will be ready for them. With all the investment decisions that we have to make, let us not neglect to **INVEST IN THE POTENTIAL IN OUR OWN CHILDREN.**

I should add a few thoughts on the payment of salaries to staff, as it is important that we realise that our relationship with and financial outlay in respect of salaries to staff, is a continual investment on the part of management. Principles governing staff relationships, and

satisfaction created in the lives of staff members, are therefore a vital part of future planning for any business.

1Tim 5:17 *“The elders who rule well are to be considered worthy of double honour, especially those who work hard at preaching and teaching.*

18 *“For the Scripture says, ‘You shall not muzzle the ox while he is threshing,’ and, ‘The labourer is worthy of his wages.’”*

Paul is writing to Timothy about financial matters in the church, and the principles which are applied can be universally applied to any business situation. He points out that a person who works hard and *‘delivers the goods’* as it were, is worthy of a salary sufficient for his needs - and extra.

The Scripture Paul quotes about muzzling the ox, is found in Deut 25:4, and is a law which was given to ensure fair play. An ox should not have to work hard while milling corn, yet have nothing in its stomach for strength. Similarly, it would be unfair to make a man work hard at something without a decent reward for his efforts. Naturally, the level at which one sets a *‘decent reward’* cannot be discussed here, and each employer should recognise that the salaries he pays, are an investment into the lives of his workers, and he should invest wisely.

Our government has laid down certain criterion for determining the various levels based on degrees of difficulty of particular jobs. That makes decisions easier for us in regard to finding a base from which to work. There are, however, principles which you might want to consider when deciding upon salary structures.

The first is that salary structures, though influenced by academic qualifications, should never be entirely based on them. The structure should always make room for individual worth, and allow an individual who shows significant value within the company or

organisation, to surpass another who, though having higher academic qualifications, might have a low-performance level.

Naturally, at the commencement of employment, academic qualifications would play an important role in determining starting salaries, but the new employee should also be made to understand from the outset that salary increments will be based on the person's proven worth to the company.

A significant test of worth is market forces. If the employee can easily be replaced just as effectively by another person, then it is a low key job and not worth much. However, if a person would be difficult to replace, then obviously that person is valuable to our business and should be paid accordingly. Be willing to invest in such people who prove faithfulness and diligence in their work. Determine in your heart to make it worth their while to stay with your company.

Tithing - an investment

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.*

9 *“You are cursed with a curse, for you are robbing Me, the whole nation of you!*

10 *“Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this,’ says YHWH of hosts, ‘if I will not open for you the windows of heaven and pour out for you a blessing until it overflows.*

11 *“Then I will rebuke the devourer for you, so that it will not destroy the fruits of the ground; nor will your vine in the field cast its grapes,’ says YHWH of hosts.*

“All the nations will call you blessed, for you shall be a delightful land,’ says YHWH of hosts.”

What is tithing? The word means ‘a tenth’ and it refers to the giving of one tenth of one’s profits (the increase of the land) to the Lord to the work of the kingdom of YHWH. There are a number of Scriptures which either give commands concerning the payment of tithes, or give examples of such payment being made.

The first of these Scriptures is found in Gen 14:20 where Abraham gave a tithe of all his spoils to King Melchizedek, who was a priest of YHWH as well as being king of Jerusalem. In this action we notice that this principle had been established long before the Law of Moses had even been given. It can therefore be seen to be a universal law, set in motion by YHWH Himself.

YHWH holds out a promise for us within this command – that if we are obedient to the command, we can by our act of obedience ‘*prove YHWH’s faithfulness*’. I have proved this principle many times over in my life, as I have seen that YHWH is faithful to His Word, and certainly does supply our every need when we faithfully act upon His promises (or should I say challenges!).

Tithing is an investment! The payoff time is in YHWH’s hand, and the increase is in the heavenly currency which is not affected by the high inflation of this world.

I should add that tithing is only the beginning of a life of giving. Wayne Myers says *“Tithing is where the children play!”* How about that?! Let us see what the Scriptures say about giving:

2Cor 9:6 *“Now this I say, he who sows sparingly shall also reap sparingly; and he who sows bountifully shall also reap bountifully.*

7 *“Let each one do just as he has purposed in his heart; not grudgingly or under compulsion; for God loves a*

cheerful giver.

- 8 *“And God is able to make all grace abound to you, that always having all sufficiency in everything, you may have an abundance for every good deed...”*

Paul speaks here about financial giving or offering. The whole of this and the previous chapter deals with this subject, and he is encouraging believers to give liberally and cheerfully. We must not give because we feel we **have** to give. We must rather give because we **want** to give.

Paul also wrote to thank the Philippians because they had sent a gift to him by the hand of one of their messengers. In his letter he says that he is happy about the gift which they sent, not because of the blessing which **he** had received but rather that **they themselves** would benefit as a result of their act of giving. See the encouraging words that he wrote to them:

- Phil 4:17 *“Not that I seek the gift itself, but I seek for the profit which **increases to your account.**”*

- 18 *“But I have received everything in full, and have an abundance; I am amply supplied, having received from Epaphroditus what you have sent, a fragrant aroma, an acceptable sacrifice, well-pleasing to God.*

- 19 *“And my God shall supply all your need according to His riches in glory in Christ Jesus.”*

You notice the promise of blessing upon them because of their own generosity towards Paul. I believe YHWH wants us to adopt a lifestyle of giving, rather than the odd gift here and there.

- Luke 6:38 *“Give, and it will be given to you; good measure, pressed down, shaken together, running over, they will pour into your lap. For whatever measure you deal out to others, it will be dealt to you in return.”*

Our motive for giving

Again we see the principle of sowing and reaping applied to our giving. If we are givers and make giving a lifestyle, we will find that YHWH, Who is no man's debtor, will see to it that our needs are also supplied.

I do not believe that our **motive** in giving should be to see how much we get out of it. Our giving should be from a pure motive with a sincere desire to be a blessing to others. However, there is also some truth in the converse, and we should take note of the principle here. The following Scripture gives some insight into the motive of giving.

James 5:7 *"... The farmer waits for the precious produce of the soil, being patient about it, until it gets the early and late rains."*

The passage speaks of the farmer and the implication here is that he has sown seeds **with a view to a harvest**. In waiting for the harvest to mature, he exercises patience. Sowing without a particular purpose of some or other kind of harvest in mind, is foolish. Even if the harvest we aim for is only spiritual in nature, we still sow with a purpose of reaping. YHWH, Himself uses this same principle.

Isaiah 55:10 *"For as the rain and the snow come down from heaven, and do not return there without watering the earth, and making it bear and sprout, and furnishing seed to the sower and bread to the eater;*

11 *"So will My word be which goes forth from My mouth; It will not return to Me empty, without accomplishing what I desire, and without succeeding **in the matter for which I sent it.**"*

YHWH sent His Word (gave His only begotten Son) with a particular purpose in mind – that of reaping a harvest from the earth. In the

parable of the wheat and the tares, we read of this harvest which is to come.

Mat 13:30 *“Allow both (the wheat and the tares) to grow together until the harvest; and in the time of the harvest I will say to the reapers, ‘First gather up the tares and bind them in bundles to burn them up; but gather the wheat into my barn...”*”

39 *“The enemy who sowed them (the tares) is the devil, and the harvest is the end of the age; and the reapers are the angels...”*

41 *“The Son of Man will send forth His angels and they will gather...”*

We see quite clearly that YHWH sowed His Word with a view to reaping. Should we not also have the same purpose in our sowing – in our giving? There is a fine line between the concept of sowing with a view to reaping a harvest, and alternately giving without expecting a return in such a way that the –

Mat 6:3 *“...left hand does not know what the right hand is doing.”*

I have often heard preachers on both sides of this line expressing strong views for the one and against the other. Yet, I believe that there is a truth in both sides of the coin, and there should be a good balance between them. Neither of the two opinions should be taken to extremes.

The actual concept which decides the point of right and wrong between the two thoughts is the **motive** behind the giving. If our motive in giving is an entire lack of concern for the recipient of the gift, and a selfish desire only to benefit ourselves materially by saying,

“I have given to You now YHWH, so where is my reward?!”

... then we can have no reward. Yet, with a motive of genuine concern for the recipient, I believe that there is a place for vision in our giving – where we anticipate a harvest so that we may be able to be a greater and greater blessing to others – a harvest not reaped by means of return from the one to whom the gift was given, but rather from YHWH, Who sees that which might have been given in secret, but Who rewards openly. James explains this balance so well:

James 4:1 *“What is the source of quarrels and conflicts among you? Is not the source your pleasures that wage war in your members?”*

2 *“You lust and you do not have; so you commit murder. You are envious and you do not obtain; so you fight and quarrel. You do not have because you do not ask.*

3 *“You ask and do not receive, because you ask with wrong motives, so that you may spend it on your pleasures.*

4 *“You adulteresses, do you not know that friendship with the world is hostility toward God? Therefore, whoever wishes to be a friend of the world makes himself an enemy of God.”*

The instruction is clear. Our motives should not be material gain for the sake of indulging in the pleasures of this world. Envy of the blessings or material possessions of others should not be the driving force behind our giving. Our giving should be out of a sincere desire to extend the kingdom of YHWH and to bless others who are in need, and also out of obedience to YHWH in regard to tithing.

Once we have been obedient to YHWH in the matter of giving, we ourselves can approach the Lord with confidence when we have a need, and ask Him to supply our needs in keeping with the

promises in His Word. Being obedient to this principle, I have personally seen many miraculous answers to my prayers.

Obedience

We give out of obedience, knowing that we are depositing for ourselves an eternal treasure in the kingdom of YHWH. We give because we love Him, not because we want to ‘earn’ His favour. We give because we love and care for people – His creation. Give out of obedience to YHWH.

He gives to us in return because He loves us. He gives to us in return because He honours His own promises. He gave to us long before we ever gave to Him. He gave to us while we still hated Him when we were still without YHWH and without hope in this world. Where would we all be if YHWH had not first given to us?

When, therefore, we think of the great gift which He gave to us – His only Son – then is that jacket for the poor man, that blanket, that smile, that hundred-dollar bill, that thousand dollars, that million dollars, that stretching to our limits for another, anything to compare with what YHWH has done for us?

Should we not humbly bow our knees before Him and say,

*“All that I have, I have received from Your hand.
As You have given Your all to me, I make all that
I have available to You, to do with as You will.”*

May YHWH help us to be obedient to the utmost in this matter of giving. What a wonderful eternal investment this can be!

Why do I call tithing an investment? The answer is simple. It is not only an investment into the kingdom of YHWH, but also an investment that brings about YHWH’s hand of blessing in our own lives as individuals as well as upon our nation. Consider this portion of Scripture from the Old Testament.

- Haggai 1:3 *“Then the word of YHWH came by Haggai the prophet, saying,*
- 4 *“Is it time for you yourselves to dwell in your panelled houses while this house lies desolate?”*
- 5 *“Now therefore,’ thus says YHWH of hosts, ‘Consider your ways!*
- 6 *“You have sown much, but harvest little; you eat, but there is not enough to be satisfied; you drink, but there is not enough to become drunk; you put on clothing, but no one is warm enough; and he who earns, earns wages to put into a purse with holes.’*
- 7 *“Thus says YHWH of hosts, ‘Consider your ways!*
- 8 *“Go up to the mountains, bring wood and rebuild the temple, that I may be pleased with it and be glorified,’ says YHWH.*
- 9 *“You look for much, but behold, it comes to little; when you bring it home, I blow it away. Why?’ declares YHWH of hosts, ‘Because of My house which lies desolate, while each of you runs to his own house.*
- 10 *“Therefore, because of you the sky has withheld its dew and the earth has withheld its produce.*
- 11 *“I called for a drought on the land, on the mountains, on the grain, on the new wine, on the oil, on what the ground produces, on men, on cattle, and on all the labour of your hands.”*

This passage states quite emphatically that YHWH’s hand is over the weather patterns and on our country’s produce. If His hand of blessing rests upon a nation or upon an individual, that nation or individual will certainly prosper. If His hand of blessing is removed, then try as he may, that individual or that nation will continually experience adversity.

The kind of things that we allow to take place in our nations will certainly affect the prosperity level of those nations. Invest in the work of the Kingdom of YHWH within your nation, and such an investment made on a regular basis – as a life pattern – will not be in vain. It will not only reap fruit for eternity but also good fruit in this life.

The people were obedient to Haggai and started building the temple according to the Lord’s command. As a result, we read of YHWH’s response to their obedience:

Haggai 2:19b *“... Yet from this day on I will bless you.”*

If we are obedient to YHWH’s commands by giving liberally, not only to church activities, but also to widows and orphans and needy ones in distress, then I believe that YHWH’s smile of approval will be focused upon us and we will experience His blessing. Start with what you have. Do not be like the man who said to the pastor,

“Pastor, if I had eight pigs, I would give you four. If I had four pigs, I would give you two. If I had two pigs, I would give you one. But I only have one pig, and he is only small!”

Learn when you are small

If you find it difficult to give when you have little to give, do not think that it will be easier to give bigger amounts.

It is sometimes much easier to give \$20 out of a salary of \$200 than to give \$2 000 out of a salary of \$20 000.

Giving is a heart attitude, and it is easier to set the heart off in the right direction when you are still earning \$20 pocket money while at school, and giving \$2, thereby building a life pattern for yourself.

However, if you haven’t started at that age, you should nevertheless start somewhere. I suggest that you give your tithes to the place

where you are receiving your spiritual food, and then your offerings over and above the tithe can go to other ministry situations or people in need as YHWH might lead you. I believe that to be the correct pattern according to the Scriptures. May YHWH bless your obedient giving. Get excited about it. Make it a new lifestyle and a challenge!

Remember that an investment of finance into the work of the kingdom of YHWH within your nation, helps the gospel to spread. The stronger the influence of the gospel is, the lower the crime rate will be, and the more agreeable the business climate. The whole community benefits from such an investment.

Proverbs 14:34 *“Righteousness exalts a nation, but sin is a disgrace to any people.”*

The more righteousness can be proclaimed and practiced within a nation, the more that nation will be exalted and blessed by YHWH. Tithing is therefore a worthwhile investment which bears valuable, eternal as well as temporal fruit.

Tax - an investment

This is a hot subject in the business world, and also the cause of much grumbling and complaining. I sincerely desire to do whatever the Scriptures command, and am therefore submitting to them as a higher authority than any governmental authority. There are two opposing views on this subject and I should present both of these, and then bring a balance between both of them.

In considering the first view, then, we should observe the following Scriptures on this subject:

Mat 22:15 *“Then the Pharisees went and plotted together how they might trap Him in what He said.*

16 *“And they sent their disciples to Him, along with the*

Herodians, saying, 'Teacher, we know that You are truthful and teach the way of God in truth, and defer to no one; for You are not partial to any.

17 *"Tell us then, what do You think? Is it lawful to give a poll-tax to Caesar, or not?"*

18 *"But Jesus perceived their malice, and said, 'Why are you testing Me, you hypocrites?"*

19 *"Show Me the coin used for the poll-tax.'" And they brought Him a denarius.*

20 *"And He said to them, 'Whose likeness and inscription is this?"*

21 *"They said to Him, 'Caesar's'. Then He said to them, 'Then render to Caesar the things that are Caesar's; and to God the things that are God's.'"*

22 *"And hearing this, they were amazed, and leaving Him, they went away."*

What profound wisdom Jesus used here. Note though, that He was not just saying this to get out of a tight spot. He was saying it because it was the truth, and it was recorded for our instruction. I shall comment further on this Scripture a little later. Let us observe first what Paul had to say about this subject.

Romans 13:1 *"Every person is to be in subjection to the governing authorities. For there is no authority except from God, and those which exist are established by God.*

2 *"Therefore whoever resists authority has opposed the ordinance of God; and they who have opposed will receive condemnation upon themselves.*

3 *"For rulers are not a cause of fear for good behaviour, but for evil. Do you want to have no fear of authority? Do what is good and you will have praise from the*

same;

- 4 *“For it is a minister of God to you for good. But if you do what is evil, be afraid; for it does not bear the sword for nothing; for it is a minister of God, an avenger who brings wrath on the one who practices evil.*
- 5 *“Therefore it is necessary to be in subjection, not only because of wrath, but also for conscience' sake.*
- 6 *“For **because of this you also pay taxes**, for rulers are servants of God, devoting themselves to this very thing.*
- 7 *“Render to all what is due them: **tax to whom tax is due**; custom to whom custom; fear to whom fear; honour to whom honour.”*

It is quite clear that Paul's teaching is in full agreement with the teaching of Jesus. He, however, adds an interesting aspect to the paying of taxes and I underlined the keywords, *“Therefore it is necessary...”* He ties the paying of taxes to the administration of justice within a country and says that because they *“bear the sword”* (of justice) we should pay the tax. Thus, the paying of tax in this instance is an investment into the smooth peaceful running of the affairs of the land.

The other view (not usually from the Scripture teachers' side, but rather from the business community's side) says,

“Yes, but look at how they squander the money. Surely they should be good stewards of the money they receive, and because they are obviously not, we should pay the absolute minimum of tax, preferably nothing.”

This seems to be a valid point and all the more reason why every good businessman who understands godly financial principles should get involved at whatever level of government he is able to,

in order to right this obvious wrong. However, in spite of all the wrongs that we see every government in the world do, there are some things that should be considered.

When the people of Israel desired to set a king over themselves, Samuel the prophet warned the people against the appointment of earthly kings as their rulers. This is what he said:

1Samuel 8:11 *"... This will be the procedure of the king who will reign over you: he will take your sons and place them for himself in his chariots and among his horsemen and they will run before his chariots.*

12 *"He will appoint for himself commanders of thousands and of fifties, and some to do his ploughing and to reap his harvest and to make his weapons of war and equipment for his chariots.*

13 *"He will also take your daughters for perfumers and cooks and bakers.*

14 *"He will take the best of your fields and your vineyards and your olive groves and give them to his servants.*

15 *"He will take a tenth of your seed and of your vineyards and give to his officers and to his servants.*

16 *"He will also take your male servants and your female servants and your best young men and your donkeys and use them for his work.*

17 *"He will take a tenth of your flocks, and you yourselves will become his servants.*

18 *"Then you will cry out in that day because of your king whom you have chosen for yourselves, but YHWH will not answer you in that day.*

19 *"Nevertheless, the people refused to listen to the voice of Samuel, and they said, 'No, but there shall be a king*

over us,

20 *“That we also may be **like all the nations**, that our king may judge us and go out before us and fight our battles.”*

I think that we can certainly identify with this warning which Samuel gave by saying,

“Yes Lord, it is true, we are crying out because of our leaders. They are not just taking a tenth – if that were so we would be quiet – they are stripping us of everything we make!”

I guess YHWH’s answer would be,

“Well, you chose your own leaders!”

Nevertheless, this is the situation in which we find ourselves. Heavy taxation, high inflation rates due to over-expenditure by governments, and all the other restrictions imposed upon us wherever we turn. So what are we to do? Let me refer you back to Jesus’ words to the Pharisees about the poll-tax and just ask this one question.

“Was Caesar’s government a godly government who treated all its people with kindness, never making unreasonable demands of its own people or especially of foreign people under its rule?”

I think the answer is, *“Certainly not!”*

Yet Jesus, and later Paul, still insisted that the people of Israel were to be **subservient in attitude** to this evil foreign power and pay their due taxes no matter how unreasonable this Roman government might be. Why do you suppose Jesus should give us such instructions? I believe that it is for this reason only – that we serve a far more powerful authority in YHWH, and should,

therefore entrust ourselves to His keeping in spite of the material demands made upon us in this life. It is a **heart matter!**

Going the second mile

Jesus explains this principle so aptly in the following passage:

Mat 5:41 *“Whoever shall force you to go one mile, go with him two.”*

To fully understand the significance of this Scripture, we should understand that the Roman government had a law that applied to the nations over which she ruled. A Roman soldier was empowered by law to force a person to carry his baggage for him for one mile. The victim had no choice - it was the law - and the Jewish people hated it!

So Jesus comes right in the middle of their hatred for this evil foreign power, and says,

“Don’t only go one mile, go two!”

What a radical instruction to give to those Jewish people who were so filled with disdain for their oppressors! Yet Jesus did say it. Why?

He was trying to impress upon them the need to understand that we belong to a different kingdom - a far greater kingdom - YHWH’s kingdom. In His kingdom there is such abundance that he tells them a little later not to be anxious over what they were to eat or drink or any of the material things over which they were so often concerned with.

He tells us that the Gentiles in the world seek all these material things, but that our Father in heaven knows our physical needs and is not only able but also willing to supply these needs.

So go that second mile. Pay that tax. Give the government the full value of what is due to them and stop trying to cheat and defraud them of their tax. Does not the Heavenly Father see your submissive and obedient attitude, and does He not have an abundance from

which to supply your own needs? Stop fretting yourself over the tax by continually complaining. You have a Father in heaven who can supply you far more than that!

Mat 17:24 *“When they came to Capernaum, those who collected the two-drachma tax came to Peter and said, ‘Does your teacher not pay the two-drachma tax?’*

25 *“He said, ‘Yes.’ And when he came into the house, Jesus spoke to him first, saying, ‘What do you think, Simon? From whom do the kings of the earth collect customs or poll-tax, from their sons or from strangers?’*

26 *“When Peter said, ‘From strangers,’ Jesus said to him, ‘Then the sons are exempt.*

27 *“However, so that we do not offend them, go to the sea and throw in a hook, and take the first fish that comes up; and when you open its mouth, you will find a shekel. Take that and give it to them for you and Me.”*

I notice that Jesus made special note about the unfairness of the tax system, nevertheless he still paid so as not to cause offense to the officials. It would not be hard to find areas of unfairness with our tax systems today. Yet, YHWH desires us to live beyond reproach even as far as the paying of taxes is concerned, so that we have no need to be ashamed of our actions or decisions.

Invest in the gaining of knowledge

Proverbs 10:14 *“Wise men store up knowledge ...”*

Hosea 4:6 *“My people are destroyed for lack of knowledge ...”*

Proverbs 1:5 *“A wise man will hear and increase in learning, and a man of understanding will acquire wise counsel ...”*

7 *“The fear of the Lord is the beginning of knowledge; fools despise wisdom and instruction.”*

There is a multitude of passages in the Scriptures which proclaim the virtues of the gaining of knowledge of the truth. The central core of knowledge – in fact, all learning – is a knowledge of the Creator of our wonderful and complex universe. Without this knowledge forming the foundation upon which all other learning is built, the building of our empires of supposedly great knowledge will be empty and worthless.

I honour those who through hard, diligent study have advanced their knowledge to high standards. Yet I must caution that YHWH’s knowledge is, and will forever be, far superior to any knowledge which we can gain, even in the best universities. The following verses have always amazed and encouraged me:

1Cor 1:18 *“For the word of the cross is foolishness to those who are perishing, but to us who are being saved it is the power of God.*

19 *“For it is written, ‘I will destroy the wisdom of the wise, and the cleverness of the clever I will set aside.’*

20 *“Where is the wise man? Where is the scribe? Where is the debater of this age? Has not God made foolish the wisdom of the world?”*

21 *“For since in the wisdom of God the world through its wisdom did not come to know God, God was well-pleased through the foolishness of the message preached to save those who believe.*

22 *“For indeed Jews ask for signs and Greeks search for wisdom;*

23 *“But we preach Christ crucified, to Jews a stumbling block and to Gentiles foolishness,*

- 24 *“But to those who are the called, both Jews and Greeks, Christ the power of God and the wisdom of God.*
- 25 *“Because the foolishness of God is wiser than men, and the weakness of God is stronger than men.*
- 26 *“For consider your calling, brethren, that there were not many wise according to the flesh, not many mighty, not many noble;*
- 27 *“But God has chosen the foolish things of the world to shame the wise, and God has chosen the weak things of the world to shame the things which are strong,*
- 28 *“And the base things of the world and the despised God has chosen, the things that are not, so that He may nullify the things that are,*
- 29 *“So that no man may boast before God.”*

From this Scripture, it is evident that wisdom – true wisdom – should have a knowledge of YHWH as its foundation. Having then such a foundation, I believe it important to train as much as possible in areas that will enhance one’s business venture.

YHWH was the One who put the universal laws of physics and chemistry and biology into motion. When we start to study these subjects we will soon find that the world, through supposed scientific learning, often tampers with the truths of the Scriptures – such as Darwin’s theories of evolution and the destructive complex chemical and mechanical engineering that goes into the making of weapons of warfare, drug addiction and other evils.

If the same amount of mental effort had been focused on development for the betterment of mankind, this world would have been a far better place.

When there is a deviation from truth, we should understand that any such deviation, though coloured with complicated scientific language, is actually foolishness, and as such should be rejected. This does not mean that we are to reject all learning. Rather, we must become experts at *taking the meat and leaving the bones*. Paul spoke of such learned men who, in their great learning, reject YHWH. He said:

Romans 1:22 *“Professing to be wise they became fools.”*

It is therefore vital that we study, but always remembering to measure our learning with the yardstick of the Word of YHWH.

Thus, we should use and develop our minds for the betterment of our businesses and the surrounding society. We should study the truths of the Scriptures, and study to improve our knowledge in our own field of business. The gaining of true knowledge will be of great benefit and should not be neglected. Paul gave Timothy some sound advice:

2Tim 2:15 *“Be diligent to present yourself approved to God as a workman who does not need to be ashamed, handling accurately the Word of Truth.”*

The King James version of the Bible uses the term ‘*Study*’ in place of the above ‘*Be diligent*’, which indicates that the effort needs to be made in the gaining of knowledge or understanding of truth. He did not want Timothy to stand shame-faced whenever he might be confronted with opposition. He rather wanted him to have a clear understanding of things.

This concept can be applied to business situations as well. We need to have a good knowledge of production processes or whatever type of work we might be doing. Then we will be able to make wise business decisions and supply quality products to our customers.

Use all situations to learn

I am often amazed at workers, whether they are in production or office environments, who seem to make no effort whatsoever to gain some kind of knowledge outside of their own immediate work experience. There is a unfortunate trend with many workers (and this probably comes from trade union pressure groups) for a worker to refuse to do the job of another man.

For example, a driver of a truck will refuse to help offload the truck. A telephone receptionist simply says that she does not know anything about meetings that have been arranged, and it is obvious that she has not bothered to find out what is going on in the offices around her. An accounts clerk does not bother to try to find what happened to some missing invoices because his job is to *file the invoices*, not to *chase after them*.

A tractor driver whom we hired to do some deliveries for us with his tractor and trailer, refused to carry the paperwork that went with the delivery. *"It is not my job,"* he said, and consequently we always had to send a messenger with the driver just to deliver the envelope to the customer. What a terrible waste of labour.

Those who refuse to expose themselves to wider circles of experience will only get left behind themselves. Some have difficulty with the thought of exposure, possibly because they feel that their own ignorance might be revealed. Yes, that might be so, and some might even mock such ignorance. Nevertheless, unless that exposure is ventured and explored, experience cannot be gained, and with experience, knowledge.

So do not be afraid to expose yourself by trying new things that might be outside your own field of experience. Risk a bit of ridicule, and learn from any mistakes which you might have made. Take things in. Do not let the world pass you by unnoticed.

Have your eyes and ears open to everything that goes on around you. During a trip overseas, I used to walk around with a small

diary/notebook in my pocket. Every time I saw a piece of equipment which was cleverly designed, I stopped and made sketches or took notes of relevant designs, and in this way gained a lot of information and new ideas.

The gaining of knowledge is not just formal education at some training institute or other. It is rather a culture which we have to develop ourselves. It is a constant readiness of mind to gain information, sift it, reject that which is useless or which opposes or conflicts with the truth, and take in every good part – then store it away in our minds or in a file for future reference. Sadly, many people let their minds grow idle, and they find that they cannot learn any more.

Learn Scripture

I would encourage the learning of passages of Scripture. To some, this might be difficult going at first. The key is not to give up, but rather to train your mind to learn again, and then fill it with as much good as you possibly can. Give yourself to the gaining of good knowledge, and in time you will become a fountain of wisdom from which others will constantly be drawing gems of truth and wisdom. Let your mouth flow with rivers of living water to the blessing of all who hear you.

Proverbs 13:14 *“The teaching of the wise is a fountain of life, to turn aside from the snares of death.”*

Proverbs 16:22 *“Understanding is a fountain of life to him who has it...”*

Proverbs 24:13 *“My son, eat honey, for it is good, yes, the honey from the comb is sweet to your taste;*

14 *“Know that wisdom is thus for your soul; If you find it, then there will be a future, and your hope will not be cut off.”*

Invest time with your family

3John vs4 *“I have no greater joy than this, to hear of my children walking in the truth.”*

Proverbs 22:6 *“Train up a child in the way he should go, even when he is old he will not depart from it.”*

Proverbs 31:10 *“An excellent wife who can find? For her worth is far above jewels,*

11 *“The heart of her husband trusts in her, and he will have no lack of gain.*

12 *“She does him good and not evil all the days of her life.”*

Proverbs 12:4 *“An excellent wife is the crown of her husband.”*

1Tim 5:8 *“But if any one does not provide for his own, and especially for those of his household, he has denied the faith, and is worse than an unbeliever.”*

A leader must be...

1Tim 3:4 *“... One who manages his own household well, keeping his children under control with all dignity.*

5 *“(But if a man does not know how to manage his own household, how will he take care of the [ecclesia] of God?)”*

These are just some of the many Scriptures on families. I have already written about the importance of a good marriage relationship, but I do need to add here that it is vital to spend time with our families. **YOUR CHILDREN NEED YOU, DAD!**

I know that it is sometimes difficult to tear yourself away from work when you have deadlines to meet, and especially when the company might be going through some crisis or other. I believe that the family will understand if you have to do extra work over a short

period because of certain pressures that you have. However, make sure that this does **not become a life pattern**.

For goodness' sake, at all costs, avoid bringing work home. Work really hard during your working hours, but when you go out of those office doors, try to leave the work behind. The value of the work you are doing cannot be compared with the value of your family!

Spend time with your dear wife. Even though a few wrinkles may appear on the edges of her eyes and lines of years of toil furrow her brow, always deal gently and kindly with her. It is a covenant before YHWH that you made with her, for better or for worse, for richer or for poorer, in sickness and in health, to love and cherish until death parts you; and while you made that vow before YHWH, you looked so lovingly into her eyes. Now, what has happened?

No, my dear friend, keep that vow forever before you. Do not look on another, lest that fervency of your first love wanes and eventually dies away completely. Job said,

Job 31:1 *"I have made a covenant with my eyes; how then could I gaze at a virgin?"*

Control those roving eyes, and the desires of your heart! Woo your wife. Treat her as the most precious jewel you could ever find. Control your tongue, and speak only that which would build and encourage. When you err, be quick to **humble yourself** by asking forgiveness.

Keep the sanctity of your marriage as a holy thing **never to be tampered with or even joked about**. Let your own mind be pure in its motives and desires. Ask YHWH regularly to give you the supernatural strength through the Holy Spirit, which you will need in order to do these things.

SPEND TIME WITH YOUR CHILDREN. Rough and tumble with them. Tell them bedtime

stories, and play your own little games with them.

I have a little game that I used to play with my two youngest children at bedtime. Their teddy bears suddenly became puppets which climbed up from the floor onto the side of their beds, and then begged them to please allow them to get into their warm beds.

The children's eyes livened up, and the whole game was suddenly so real. A conversation always ensued between them and their toys, and when they finally settled down, they were happy, satisfied children.

It just took a few minutes to do that, and I dare say that they will remember these precious times for the rest of their lives.

Quality time

I have heard a concept being taught which has disturbed me somewhat. It is said that we should spend quality time with our children. What, may I ask, is quality time? It is said that this is a time where you share intimately with your child some valuable concept or other. So people who follow this, sit their child down at some restaurant or other, with a view to now spending quality time with them. They ask pertinent questions, expecting some deep conversation to follow, only to find that the child does not really feel like discussing this subject right then. The parent feels let down and goes away feeling *"I cannot communicate with my child!"*

Let me tell you how to have quality time with your child. Spend **time** with them! Play with them, read to them, be approachable, share your own frustrations and victories with them, live an open and transparent life before them. Then on a day, suddenly, often unexpectedly, your child will suddenly pop a significant question. Sit them down and explain the situation to them or pray with them or communicate with them on that issue until you sense that the child has now heard and understood enough. Then change the

subject and carry on living. You have just had a *'quality time'* moment that was the product of simply spending **time** with them.

I spent a number of years at the beginning of my business career, developing the company and spending endless hours, six days a week at the factory – to the detriment of my family time. This I deeply regret and pray that the time I now spend with my much older children, will somehow make up for some lost time when they were young.

I see the precious jewels that my four children are, and the wonderful potential within them, and I am so glad that I have the privilege of being their daddy. There is no one else in this whole world who has this claim on them – only me.

Dads, don't neglect your God-given privilege and duty. Be a peacemaker in your home. Be the one who stills the storms - **not the one who causes them** through your own impatience. Be the one upon whose breast they can lean their troubled heads, sob their big rolling tears, and find comfort and strength in those big hairy arms which wrap almost twice around them. Be there for them! They are worth it!

May YHWH grant you a marriage as happy and fulfilling as mine.

Invest in your Environment

You might be surprised to find that the Bible also has something to say about environmental issues. Consider the principles presented in the commandment given to the people of Israel in the wilderness, as seen in the following few verses:

Deut 23:12 *"You shall also have a place outside the camp and go out there,*

13 *"And you shall have a spade among your tools, and it shall be when you sit down outside, you shall dig with*

it and shall turn to cover up your excrement.

- 14 *"Since YHWH your God walks in the midst of your camp to deliver you and to defeat your enemies before you, therefore your camp must be holy; and He must not see anything indecent among you or He will turn away from you."*

This was a practical instruction for the Israelites while they were camping in the wilderness. The camp had to be well-ordered with proper and decently kept latrine areas. In another passage, we see the orderliness of the camp.

- Num 2:1-34 *The passage gives a detailed order by which the people of Israel were to camp. Three tribes on the north, three on the east, three on the south and three on the west of the tabernacle. The entire arrangement speaks of order.*

In studying the prophetic Scriptures in regard to the Second Coming of Jesus and the events which surround this, such as Armageddon, etc., we find that YHWH seems particularly concerned with putting right the wrongs and destruction which mankind has inflicted upon this earth. We read about the immediate aftermath of Armageddon in Ezekiel:

- Ezek 39:12 *"For seven months the house of Israel will be burying them in order to cleanse the land.*

- 13 *"Even all the people of the land will bury them; and it will be to their renown on the day that I glorify Myself," declares the Lord YHWH.*

- 14 *"They will set apart men who will constantly pass through the land, burying those who were passing through, even those left on the surface of the ground, in order to cleanse it. At the end of seven months they will make a search.*

15 *"As those who pass through the land pass through and anyone sees a man's bone, then he will set up a marker by it until the buriers have buried it in the valley of Hamon-gog."*

I am not particularly concerned here with a study of the prophetic nature of these Scriptures. I merely wish to point out the principle that YHWH is interested in the **cleansing of the land**. It must be clean, neat and well-ordered. We find that mankind is given a specific mandate to rule over the animal and vegetable world.

Genesis 1:27 *"God created man in His own image, in the image of God He created him; male and female He created them.*

28 *"God blessed them; and God said to them, "Be fruitful and multiply, and fill the earth, and subdue it; and **rule over** the fish of the sea and over the birds of the sky and over every living thing that moves on the earth.*

29 *"Then God said, 'Behold, I have given you every plant yielding seed that is on the surface of all the earth, and every tree which has fruit yielding seed; it shall be food for you;'"*

It is quite evident that man was given dominion over the earth, to rule and order it. In the next chapter, YHWH put man in the Garden of Eden and commanded him to,

Genesis 2:15 *"... cultivate and keep it" – that means to look after it.*

Again if we look at some more prophetic Scriptures in regard to the coming kingdom of Jesus here on earth, we see how He is particularly concerned with the restoration of the earth to a Garden of Eden type of environment. The passage in Isaiah speaks in a prophetic language of the great joy that the earth will experience in that day:

Isaiah 55:12 *"For you will go out with joy, and be led forth with*

*peace; the mountains and the hills will break forth into **shouts of joy** before you, and all the trees of the fields will **clap their hands**.*

- 13 *“Instead of the thorn bush the cypress will come up; and instead of the nettle the myrtle will come up; and it will be a memorial to the Lord, for an everlasting sign which will not be cut off.”*

What a beautiful picture of the earth rejoicing at the establishment of this new order.

- Isaiah 35:1 *“The wilderness and the desert will be glad, and the Arabah (an Arabian desert) will rejoice and blossom; like the crocus*

- 2 *“It will blossom profusely and rejoice with rejoicing and shout of joy. The glory of Lebanon will be given to it, the majesty of Carmel and Sharon. They will see the glory of the Lord, the majesty of our God.”*

I quote this simply to show that the dry deserts will be changed to lush green forests, and the barren lands will be made fruitful again. The environment will be restored.

Paul writes something similar in the New Testament:

- Romans 8:19 *“For the anxious longing of the creation waits eagerly for the revealing of the sons of God.*

- 20 *“For the creation was subjected to futility, not willingly, but because of Him who subjected it, in hope*

- 21 *“that the creation itself also will be set free from its slavery to corruption into the freedom of the glory of the children of God.*

- 22 *“For we know that the whole creation groans and suffers the pains of childbirth together until now.*

- 23 *“And not only this, but also we ourselves, having the*

first fruits of the Spirit, even we ourselves groan within ourselves, waiting eagerly for our adoption as sons, the redemption of our body.”

Paul writes here using language that is somewhat difficult for some to understand. I do not intend to expound the whole of this passage. I just wish to point out that the present creation – the environment of the world around us – groans and suffers under a decaying, degenerating, polluted, destructive environment; largely created by selfish, uncaring, sinful man, who is grossly neglecting his God-given obligation to cultivate and keep it. Yes, YHWH will one day change everything and restore our poor world to something beautiful again, where:

Num 14:21; Hab 2:14 *“The whole earth will be filled with the glory of the Lord as the waters cover the sea.”*

The cost of “waste”

Nevertheless, it is our duty in our factories and homes, to care for the environment in whatever big or small way we can. YHWH cares for it!

Some feel that they cannot afford to work towards a healthy environment, and many managers are strongly opposed to environmental experts who come and tell them that they have to change their factory processes in order to reduce the pollution they are causing. If you are such a manager, may I encourage you to look at the whole environmental issue from a different perspective. Think of the pollution we are creating.

What is pollution? It is simply a lot of chemicals in one form or other, be it sludge or gas or some waste material or other, which emanates from our manufacturing processes, and which we do not want. Where does it come from?

“From my factory, of-course,” one might say.

Yes, but before the process, where did it come from? Was it not part of the materials you purchased in order to process our product? Now, that same raw material which you probably paid a lot of money for, you are **throwing away!**

It follows then, that if you could carefully look at your process with a view to reducing waste, you will actually be saving input material! I had to look at the same thing in my factory. After ten years of operation, I had created a dump as high as a mountain, and it took a team of large tipper trucks and a front-end loader a full week to clear the dump.

Just imagine all the money I had invested in making a dump like that, just to have to pay more money to clear it. I suddenly realised that this was ludicrous, and I had to work hard, at considerable cost, to change my operating methods in order to reduce the waste material which we had been throwing away. The end result of my efforts paid dividends to the company, and resulted in a cleaner environment.

The office workers are sitting snugly in their seats saying, *"You tell them, Henry! Tell them to stop polluting our dams and air."* O.K., I have done so, but what about those papers we throw out of our car window as we drive along. Farmers are constantly plagued with cattle dying because of some piece of tin or plastic which they ate – some rubbish that some uncaring person left at a camp site or threw out of a window.

The responsibility for cleaning our environment rests on all our shoulders.

Yes, we might not have thrown that piece of paper on the ground. But is it so difficult to pick it up, put it into our pockets, and throw it away when we get to a dustbin? Let us all be strong enough to shoulder our own responsibility, however small that might be, in keeping our environment clean.

Shares and Inheritance

Dealing with shares and inheritance when negotiations are entered into between different parties, can be a thorny issue and has caused much heartache in the business world. This is especially so when the parties to the agreement are members of the same family.

I notice that the Scriptures give some guidelines in this regard, and we should consider these carefully. Let us look firstly at promises of inheritance given to Abraham before the Mosaic Law was given. I wish to view these Scriptures from the inheritance point of view; though it will have political and international connotations, which in some parts of the world can be quite offensive. Please accept my apologies for seemingly taking sides. I merely wish to illustrate the truth and significance of the Scriptures.

Genesis 17:7 *“I will establish My covenant between Me and you and your descendants after you throughout their generations for an everlasting covenant, to be God to you and to your descendants after you.*

8 *“And I will give to you and to your descendants after you, the land of your sojournings, all the land of Canaan, for an everlasting possession; and I will be their God.”*

This covenant which YHWH made with Abraham was to be an everlasting covenant, and without going into all the other details of the covenant, I do see here that they were promised the land of Canaan as their possession forever. It was to be their inheritance. There are a multitude of Scriptures on this subject and many whole books have been written about it; showing how YHWH gave Abraham many promises, and how these promises were continued through Isaac first, and then Jacob, and then all the descendants thereafter.

Abraham's other children as well as Esau, Isaac's eldest son, were not to be included in this inheritance. Even though the people of Israel had sinned and were cast off their inheritance by the Assyrians (the northern ten tribes) and later by Nebuchadnezzar into Babylon (the southern two tribes), the prophets continuously promised that this land would be their everlasting possession, and that they would one day be restored to this land. (See Hos 1:2-11, Hos 2:19-23, Hos 14:4-7, Ezek 37:11-14, Isa 54:4-8 to mention just a few of many such passages)

I am not quoting these verses here as I do not wish to be side-tracked into another subject. I do, however, wish to point out that the Scriptures show physical inheritance to be an important issue, (though secondary to spiritual inheritance).

Even when the nation of Israel lost their inheritance through their disobedience and foolish actions, it nevertheless still belonged to them in YHWH's sight, and His promise of restoration to this inheritance still remains, as pertaining to that particular nation of Israel.

Here one could almost say that the promises of physical and spiritual inheritances merge into one, especially in regard to the coming kingdom of our Lord.

Is it not significant that the problems and tensions in the Middle East concern this matter of inheritance? Whose is the land? Does it belong to Esau's descendants or to Jacob's?

The year of Jubilee

With these brief introductory thoughts on national inheritance, let us see what the Mosaic Law says about the concept of inheritance. In Lev 25:8-17 we read of the year of Jubilee where all property which might have been sold through poverty or some misfortune or other, was to be handed back to its original owner. Thus, it gave everyone a chance to get back on their feet again. This took place

every fifty years, and the concept was that each man had an inheritance that should not be permanently lost to his family.

Leviticus 25:25 *"If a fellow countryman of yours becomes so poor he has to sell part of his property ...*

26 *"... But so recovers his means to find sufficient for its redemption,*

27 *"Then he shall calculate the years since its sale and refund the balance to the man to whom he sold it, and so return the property.*

28 *"But if he has not found sufficient means to get it back for himself, then what he has sold shall remain in the hands of the purchaser until the year of Jubilee; but in the year of Jubilee it shall revert, that he may return to his property."*

Notice that all the time the property is referred to as belonging to the poor seller who has perpetual ownership of it, though not being able to use it due to its temporary sale.

A question arose on behalf of the five daughters of Zelophehad in regard to what would happen to their inheritance, as their father had died without sons. Would they lose their inheritance? Their request was as follows:

Numbers 27:4 *"Why should the name of our father be withdrawn from among his family because he had no son? Give us a possession among our father's brothers."*

Moses brought the matter to the Lord who gave the following instruction:

7 *"The daughters of Zelophehad are right in their statements. You shall surely give them a hereditary possession among their father's brothers, and you shall transfer the inheritance of their father to them.*

- 8 *“Furthermore ... if a man dies and has no son, then you shall transfer his inheritance to his daughter.*
- 9 *“And if he has no daughter, then you shall give his inheritance to his brothers.*
- 10 *“And if he has no brothers, then you shall give his inheritance to his father’s brothers.*
- 11 *“And if his father has no brothers, then you shall give his inheritance to his nearest relative in his own family, and he shall possess it; and it shall be a statutory ordinance to the sons of Israel ...”*

It is obvious here that the concept of the passing of an inheritance from one generation to the next within a family in Israel was a serious matter and not to be taken lightly.

Deut 19:14 *“You shall not move your neighbour’s boundary mark which your ancestors have set, in your inheritance which you shall inherit in the land that YHWH your God gives you to possess.”*

Inheritance

This is, I believe a significant Scripture in dealing with our attitudes whenever we come to negotiations that touch other people’s inheritance. We shall come back to the concept given in this verse. Let us first see what King Solomon had to say about it.

Proverbs 13:22 *“A good man leaves an inheritance to his children’s children ...”*

It is obviously an honourable thing for a man to leave an inheritance to his children and grandchildren. This inheritance should not only be of material value, though the above Scriptures all speak of material possessions being passed on as an inheritance. He should also pass on a good name and honour as well as, and of most

importance, a spiritual inheritance of which the Bible speaks in many places.

Proverbs 19:14 *“House and wealth are an inheritance from fathers ...”*

It is our responsibility, fathers, to conduct our lives prudently in order to pass on an inheritance to our children and not to devour our children’s potential inheritance on our own pleasures. All too often people **live on their children’s income**. Some may think this to be absurd. Who would ever do such a terrible thing – to live on and devour their children’s income?

Many, if not most men do this. If we are **deep in debt**, we are living today on **tomorrow’s income**. When we die, who has to pay our debt? It is our children. Therefore, we have used their income for our own pleasures! That is **not fair**, and **not honourable**.

Proverbs 20:21 *“An inheritance gained hurriedly in the beginning will not be blessed in the end.”*

This passage tells me two things. Firstly, that we should build our homes and lives solidly and carefully, without hurried foolish decisions. The second is that we can **gain** an inheritance if we were not born into one. We should not gain this inheritance by taking another man’s inheritance away from him. Rather, through wise decisions and diligence we can **build** one for ourselves, for our children’s sake. We can gain an inheritance in our lives, and this applies physically as well as spiritually.

Proverbs 23:10 *“Do not move the ancient boundary, or go into the fields of the fatherless;*

11 *“For their Redeemer is strong; He will plead their case against you.”*

Deut 27:17 *“Cursed is he who moves his neighbour’s boundary mark.”*

I see from these Scriptures that we should be extremely careful not to negotiate a poor or desperate man out of his inheritance. This can cause considerable heartache whether the man inherited his property from his ancestors or whether he built up the inheritance himself.

It is all too often the case that men who are already strong financially and already have much to leave to their own children, come with the financial power which they wield, and take away the possession of the weaker men. Why not rather come alongside them, help them to their feet and see them on their way? They also have a God in heaven Who sees. Will He not reward you according to your deeds?

Is He not able to give you abundantly, more lands and possessions? Why take away your brother's hard-earned possessions just because he made some foolish moves.

Be careful how you treat another man's inheritance. The prophet Nathan had a strong word for King David when he sinned in regard to Bathsheba, Uriah's wife:

2Sam 12:1 *"Then YHWH sent Nathan to David. And he came to him and said, 'There were two men in one city, the one rich and the other poor.*

2 *"The rich man had a great many flocks and herds.*

3 *"But the poor man had nothing except one little ewe lamb which he bought and nourished; And it grew up together with him and his children. It would eat of his bread and drink of his cup and lie in his bosom, and was like a daughter to him.*

4 *"Now a traveller came to the rich man, and he was unwilling to take from his own flock or his own herd, To prepare for the wayfarer who had come to him; Rather he took the poor man's ewe lamb and prepared*

it for the man who had come to him.”

5 *“Then David's anger burned greatly against the man, and he said to Nathan, ‘As YHWH lives, surely the man who has done this deserves to die.*

6 *“He must make restitution for the lamb fourfold, because he did this thing and **had no compassion.**’*

7 *“Nathan then said to David, ‘You are the man! Thus says YHWH God of Israel, It is I who anointed you king over Israel and it is I who delivered you from the hand of Saul.*

8 *“I also gave you your master's house and your master's wives into your care, and I gave you the house of Israel and Judah; **and if that had been too little, I would have added to you many more things like these!***

9 *“Why have you despised the word of YHWH by doing evil in His sight? You have struck down Uriah the Hittite with the sword, have taken his wife to be your wife, and have killed him with the sword of the sons of Ammon.*

10 *“Now therefore, the sword shall never depart from your house, because you have despised Me and have taken the wife of Uriah the Hittite to be your wife.”*

Fairness

The drama presented by YHWH through Nathan is filled with emotion. David also reacts with highly emotional feelings, and YHWH judges him on the basis of his own emotional reaction. The sin that David committed was terrible, but I want you to notice that YHWH uses the **law of inheritance**, where a rich man mercilessly

takes away the precious possession of a poor man, and dresses it with high emotional drama to bring conviction to bear upon David.

This tells me something important. YHWH is a God of emotions. He created emotional feelings within us and a sense of fairness, and He cares when the strong mercilessly pries the weak out of their inheritance.

Whatever reasons might be given for the poorer man's weak position, whatever reasons the strong might have for moving his weaker neighbour's boundary fence, it is not pleasing to YHWH! Should I say with Nathan, *"I have given you so much already, and if that had been too little, I would have added to you many more things like these."* Act wisely and with honour and mercy with respect to your weaker brother's inheritance.

Luke 12:13 *"And someone in the crowd said to him, 'Teacher, tell my brother to divide the family inheritance with me.'*

14 *"But He said, 'Man, who appointed Me a judge or arbiter over you?'*

15 *"And He said to them, 'Beware and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions.'"*

I see here that Jesus refused to enter into the actual discussion of who should gain this family's inheritance. He did, however, bring out a principle which applies to both sides of the fence, and this is the key principle to be considered in the handling of matters of inheritance.

Beware and be on your guard against every form of greed!

The key issue, on the one hand, is then to be careful to not move your neighbour's boundary fence out of a motive of personal greed, and on the other hand to hold on to your own possessions with an open hand, being willing for YHWH to take it out of your own hand

at any time, if He so desires. Do not make your own possessions or inheritance your god. YHWH is well able to supply your own needs and those of your children, beyond your wildest dreams. Put your trust in YHWH, for He is able! It is all His anyhow, and He is our heavenly Father.

Chapter 9 to follow – “*Sowing and reaping*”

...