

Chapter 7

GOOD STEWARDSHIP I

(Personal character)

Self-Restraint

Prov 25:16 *“Have you found honey? Eat only what you need, lest you have it in excess and vomit it.”*

What a lovely descriptive way of gently warning us against abuse or overindulgence when good things come our way. It is amazing to find that a lack of self-control in the area of personal wants – really covetousness – can land people in deep trouble and debt.

We often find that people who have become used to a certain lifestyle, and who experience a reduction in their income through inflation or whatever other reason, find it extremely difficult to *eat humble pie* and *tighten the belt* as it were. They want to continue to enjoy the luxuries they were used to, and rather go into debt than to live with a little less.

The path of life does sometimes take a dip, and it is at such a time that great care needs to be taken, lest we enter into debt through our selfish desires, and incur unnecessary expenses such as interest on overdrafts and other things – which always comes at a time when we can least afford it. Recognise a dip when it comes, and then tighten the belt immediately, working through the dip to the other side. The Scriptures speak strongly against covetousness, and with good reason.

Exod 20:17 *“You shall not covet your neighbour’s house; you shall not covet your neighbour’s wife or his male servant or his female servant or his ox or his donkey or anything that belongs to your neighbour.”*

The above is one of the Ten Commandments.

Jesus taught as follows:

Luke 12:15 *“...Beware and be on your guard against every form of greed ...”*

Once a person is trapped in the downward spiral of greed, nothing seems to satisfy that person. A bigger car is always *needed*, and a nicer house than the neighbours’. Of course, there *must* be the latest electronic gadgetry throughout the house. Whether this puts the person deeply into debt or not, does not seem to concern him. How important it is to hold back a little, and only use what we need, making this self-restraint a life policy.

It has been truly said that there is little that we **really** need. All the rest are wants, or to put it more bluntly, greedy desires! King Agur put it so aptly:

Prov 30:8 *“... Give me neither poverty nor riches; feed me with the food that is my portion,*

9 *“Lest I be full and deny You and say ‘Who is the Lord?’ or lest I be in want and steal and profane the name of my God.”*

I believe that it is incumbent upon us to live relatively simply and yet with honour and dignity as is fitting for a man or woman of YHWH. It is important that we live within the

framework of our income, and not above it. Too many people try to emulate the lifestyle of others who have a far greater income. Believe in YHWH for an increase in your income and position, but be honest enough to recognise the position in which you are presently, and be strong enough not to live beyond it.

The Poverty curse

Following on from the above, I often find people who ALWAYS seem to struggle financially. They are ALWAYS looking for more money and are typically envious and critical of people who have more. These are the kind of people who tend towards gambling. They will go for the specials and the *'must have bargains'* even if they don't need it. They regularly make foolish financial decisions and it is almost as if they are *'cursed'* to always be poor. Such people commonly turn to blaming *'God'* for their situation, or descend into a cesspool of self-pity and depression.

I find that the same kind of people are those who pursue a *'prosperity gospel'*, making declarations of great riches and *'breakthroughs'* which are waiting for them just around the corner. They tend to give their last bit of money in offerings in anticipation of reaping a *'hundredfold'* return from the Lord.

Let's be brutally honest. Most of those promises and declarations never happen for them, and the person continues on and on in the ever downward spiral of the *'poverty curse'*. This frequently brings disillusionment about their faith in *'God'*, and some leave the *'faith'* as a result.

I do not want to oppose the positive nature of our speech. It is good and right to speak positively. However, there are other factors which are involved in this 'poverty curse' which needs to be considered. I want to address this situation in an effort to help such people to break free from this 'curse'.

IT IS POSSIBLE TO BREAK FREE!

What I have discovered, is that such people usually have someone in their ancestry who succumbed to habitual drug or alcohol abuse and other similar sins of unrestrained indulgence. This might be a father or grandfather or even a few generations back. Follow such a person's descendants, and one will discover that many of them – even lovely Christian people – have on-going financial difficulties.

I have to ask why that is. Here are some Scriptures, speaking of the worshipping of idols, which might give a clue:

Exod 20:4 *"You shall not make for yourself AN IDOL, or any likeness of what is in heaven above or on the earth beneath or in the water under the earth.*

5 *"You shall **not** worship them or **serve them**; for I, YHWH your God, am a jealous God, visiting the iniquity of the fathers on the children, on the **third and the fourth generations** of those who hate Me,"*

The exact same law is repeated in Deuteronomy:

Deut 5:8 *"You shall not make for yourself AN IDOL, or any likeness of what is in heaven above or on the earth beneath or in the water under the earth.*

9 *"You shall **not** worship them or **serve them**; for I,*

*YHWH your God, am a jealous God, visiting the **iniquity** of the fathers on the children, and on the **third and the fourth generations** of those who hate Me,”*

Later in Exodus YHWH meets with Moses, showing him His extreme holiness and glory. At this incredibly intimate moment YHWH makes a declaration to Moses:

Exod 34:6 *“Then YHWH passed by in front of him and proclaimed, ‘YHWH, YHWH Almighty, compassionate and gracious, slow to anger, and abounding in lovingkindness and truth;*

7 *“Who keeps lovingkindness for thousands, who forgives iniquity, transgression and sin; yet He will by no means leave the guilty unpunished, **visiting the iniquity** of fathers on the children and on the grandchildren to the **third and fourth generations.**”*

In the book of Numbers Moses repeats this revelation:

Num 14:18 *“YHWH is slow to anger and abundant in lovingkindness, forgiving iniquity and transgression; but he will by no means clear the guilty, **visiting the iniquity** of the fathers on the children to the **third and the fourth generations.**”*

What do we learn from these passages?

Firstly, that YHWH is full of lovingkindness and compassion, ready to forgive the sins of those who are repentant.

Secondly, that idol worship is an abominable practice before the eyes of our great and holy, Almighty YHWH. Those who submit themselves to idols – really demons – not only damage

their own relationship with YHWH, but also that of their children and grandchildren, and further down the generations.

Idol worship

What is idol worship? Let me ask a simple question. What is an idol? Idols are made by people and named after things that they lust or long for. There are '*fertility gods*', thus named to gratify those who wish for fertility. There are '*love gods*' for those who want love in their lives. There are '*rain gods*' whom people worship if they want it to rain. And so there are hundreds of gods – idols – created by humankind to fulfil their own lusts and longings.

What is it that is so abominable about idol worship? We find that idol worship is essentially the pursuit of the gratification of fleshy lusts and desires. Idol worship usually involves pulsating demonically inspired music. It usually involves drunkenness and drugs and sexual immorality. All of this is in the line of a lack of self-restraint. It is the pursuit of worldly pleasures and personal indulgence at the expense of the family and friends around. It is all about '*me and my pleasures which I have a right to and/or deserve*'.

A person might despise or be angry with a father or grandfather who was an alcoholic. But that spirit continues to influence the thoughts and intentions of the hearts of the person's descendants, and when they continue to pursue worldly pleasures of self-indulgence in any form, they are essentially participating in their ancestor's sins, owning it for themselves. The consequence is that such a person reaps the

same negative results of their own personal lack of restraint. One of the chief side effects of such a lifestyle is poverty.

It must be remembered that YHWH is compassionate and loving and willing to forgive. However, that sin, of which they unwittingly have become a participant in, needs to be repented of. They need to deliberately turn from it.

It is a common practice for counsellors who minister to people who recognisably suffer from a *'generational curse'*, to pray and *'bind the demons'* who are causing this, and *'break the blood line'* passed down from the generations. These methods are all good and right, but it often misses an essential ingredient – that of repentance. It plays on the *'poor me, why am I suffering so much – it must be the devil's fault'* syndrome. Others are blamed instead of bringing the problem home and dealing with it properly.

While a person is living a life of self-indulgence, in whatever small way that might be, that person has personally *'taken ownership'* of the spirit for themselves. No amount of *'breaking of curses'* is going to bring about meaningful change until such a sufferer repents of the part that he or she has played in the *'receiving'* of those sins upon themselves.

THEY must break away from it, and that is not done by *'repenting on behalf of my grandfather for his sins'*, but rather *'repenting from **my own sins**'*, and turning away from it. Idol worship is abominable in the sight of YHWH. IT IS UGLY in the extreme. My own part in that sin nailed Jesus to the cross.

MINE!

I have found that even ministers of the gospel sometimes suffer from this typical 'poverty curse'. I constantly get

messages from such people, asking for financial donations into their valid ministries. They always seem to be *'scraping the barrel'* financially, and the ministry suffers as a result. Yet I know that they are living in houses where they pay high rentals, and sport flashy vehicles which they cannot afford. Their reasons always seem spiritual – *'God'* is blessing us and we must be *'Kings kids'*, and live like such.

I want to challenge that thought pattern. We are actually getting back to that same *'idol worship'* and the sad thing is that we are teaching our children the same. Self-indulgence brings about poverty. May I challenge my reader to consider their own heart in this thing. The Lord has promised to exalt and bless the *'lowly'*, but He also declared that the *'proud'* will come to a fall. I am not against enjoying the blessings of the Lord. But I caution against living beyond our means in a false *'faith'* lifestyle, and expecting others to support our lustful way of life.

May I encourage you, if this message applies to you, to repent of your own pride. Eat humble pie. Ask the Lord to show you the things that you are doing – be it a prestigious house, expensive gadgetry, eating out or whatever you are doing or buying that is beyond your means. Change the contracts, move into a humbler place or whatever you might need to do to break this poverty curse. Trust the Lord for His forgiveness, and start to grow. Live within your means so that you always have something that you can save or sow to others in need.

Faithfulness in the small things

Luke 16:10 *"He who is faithful in a very little thing, is faithful*

also in much; and he who is unrighteous in a very little thing is unrighteous also in much.

11 *“If therefore you have not been faithful in the use of unrighteous mammon (ie. money), who will give the true riches to you?”*

12 *“And if you have not been faithful in the use of that which is another’s, who will give you that which is your own?”*

I have already quoted this Scripture with respect to diligence in our work. But let us consider the same concept with respect to our dealing with finance. For those who are in deep financial trouble, here is a principle which will help you to work your way out of your difficulties. I believe that if a person is deeply in debt, it would be morally wrong to enjoy even the smallest of luxury items while he knows very well that there are people who have waited for months for payment.

We do not **have** to have a coke when water is just as freely available. We might say that it is only a dollar or two. Yes, but every dollar we spend unnecessarily is a dollar which cannot go towards paying off our debt. Watch every cent.

If we are not faithful in the control of every little area of our finance, we will never reach the position of having a large finance under our control.

It is impossible to make good financial decisions if we do not know where we stand financially.

Many businesses run from month to month with no idea of whether they are making a profit or loss, and once a year their bookkeepers give them a balance sheet – usually six to nine

months after the financial year has ended – and then they realize with a shock that they have made a loss. They wonder why they are having a difficult cash flow situation.

That is just not good enough. If we want to prosper financially, then we must know exactly where we are going - all the time - so that we are able to make well-calculated, wise financial decisions every time.

This principle also applies to those who only have their home finances to control. Living beyond our means is dangerous, and it is therefore vital that we know all the time exactly where we are financially so that we can say NO to that coke or nicity when our finances are running low.

I do not hold anything against spending money on luxuries (with restraint), if finance is available, but I do strongly advise the diligent exercising of self-restraint when an individual or a company is in financial difficulties. I believe that YHWH wants us to be free financially, not so that we can lavishly waste it on luxurious living, but rather that we can be a blessing and support to others.

Our attitude to money

Prov 23:4 *“Do not weary yourself to gain wealth. Cease from your consideration of it.*

5 *“When you set your eyes on it, it is gone. For wealth certainly makes itself wings, like an eagle that flies upward toward the heavens.”*

I believe that this passage speaks to our attitude towards money. It does not nullify the passages which we have

considered regarding diligence and hard work. However, it does focus our eyes on the really important issues of life so that our whole lives are not spent only in the pursuit of money.

If we desire to be in control of our finances, then it is vital that we refuse to allow money to control us. What exactly is your attitude towards money? Let us establish one thing from the start: we cannot run away from it; neither can we ignore it. Sooner or later we will come face to face with the reality of that beckoning finger of mammon, and our response to the lure will determine who will be in control. We need money in order to survive in this materialistic world in which we live. Money is a powerful thing, and soon reveals the character of a man.

Character revealed

Give a person a hundred thousand dollars, and his real character comes to the fore quickly. Though many people would like to have much more money available to them, they would not cope with the pressure and temptations which large finance brings.

I believe that YHWH, in His wisdom, protects His children from the destructive power of large finance, by simply withholding it from them.

This is not because He wants His people to walk in poverty, but rather that He knows the immaturity of those of His children who are not yet able to cope with such powerful blessings. (Some never rise to such mature levels!)

For those who are disciplined enough to cope with it, large finance can be a wonderful tool in their hands to accomplish

great things. YHWH **does** open the windows of heaven for such trusted people. YHWH would rather bless us. He wants us to prosper, yet the prosperity of the soul is much more valuable and He will not forfeit spiritual prosperity for material prosperity.

Prosperity

There are many Scriptures which speak of, and promise material prosperity, though many would ignorantly try to deny this. Let us examine just a few selected Scriptures from the book of Proverbs alone. (There are many more such promises in this one book, let alone in the rest of the Bible):

Prov 13:21 *“Adversity pursues sinners, but the righteous will be **rewarded with prosperity**.”*

22 *“A good man leaves an inheritance to his children’s children, and the **wealth** of the sinner is stored up **for the righteous**.”*

Prov 3:33 *“The curse of the Lord is on the house of the wicked, but He **blesses the dwelling of the righteous**.”*

Prov 3:9 *“Honour the Lord from your wealth, and from the first of all your produce;*

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

Prov 10:4 *“Poor is he who works with a negligent hand, but the hand of the diligent **makes rich**.”*

Prov 11:25 *“The generous man **will be prosperous**, and he who waters will himself be watered.”*

28 *“He who trusts in his riches will fall, but the righteous will flourish like the green leaf.”*

Prov 24:3 *“By wisdom a house is built, and by understanding it is established;*

4 *“And by knowledge the rooms are filled with all precious and pleasant riches.”*

Prov 28:25 *“An arrogant man stirs up strife, but he who trusts in the Lord will prosper.”*

It is quite clear that the Bible **does** often speak about prosperity for those who heed its principles. However, the Scriptures also clearly spell out the conditions for prosperity – that we control it well, that we hold it with open hands, and that we see it as a means of blessing others rather than selfishly clinging onto every penny (or cent).

The love of money

Some develop such a powerful obsession for money, that the potential blessing that it could be, is not just lost, but actually becomes a destructive force. This does not only apply to rich people. Many poor people also have this obsession – often more than the rich – to their own destruction or loss of quality life. What did Paul say about this powerful obsession with money?

1Tim 6:6-11 *“... The love of money is the root of all evil...”*

Please note that he did not say that *money* was the root of all evil, but rather the **love of** money. Do you have a deep longing, almost an obsession for it? Does it occupy most of your thought life? Think carefully about your own attitude in this regard. Here are some practical lessons we can learn from the

Scriptures, which, I believe will help some who struggle with this deep-seated craving.

Phil 4:11 *"... I have learned to be content in whatever circumstances I am.*

12 *"I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having an abundance and suffering need."*

Paul's secret of contentment lay in the knowledge that YHWH was his Provider and was well able to supply his need. He needed therefore not fear the future and was able to rest in that wonderful knowledge. He continues later to say:

19 *"My God shall supply all your needs according to His riches in glory in Christ Jesus."*

Jesus had a lot to say about this position of rest and trust in a loving Father who knows our needs. In the following passage He first relates a tragic story of a man who gave his entire life to the pursuit of money, and then He sets His disciples at ease with some encouraging words:

Luke 12:15 *"Then 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.'*

16 *"And He told them a parable, saying, 'The land of a rich man was very productive.*

17 *"And he began reasoning to himself, saying, 'What shall I do, since I have no place to store my crops?'"*

18 *“Then he said, “This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods.*

19 *“And I will say to my soul, “Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.”*

20 *“But God said to him, ‘You fool! This very night your soul is required of you; and now who will own what you have prepared?’*

21 *“So is the man who stores up treasure for himself, and is not rich toward God.”*

These are weighty words which we should consider carefully. Jesus continues his discourse by saying,

Luke 12:22 *“And He said to His disciples, ‘For this reason I say to you, do not worry about your life, as to what you will eat; nor for your body, as to what you will put on.*

23 *“For life is more than food, and the body more than clothing.*

24 *“Consider the ravens, for they neither sow nor reap; they have no storeroom nor barn, and yet God feeds them; how much more valuable you are than the birds!*

25 *“And which of you by worrying can add a single hour to his life's span?*

26 *“If then you cannot do even a very little thing, why do you worry about other matters?*

27 *“Consider the lilies, how they grow: they neither*

toil nor spin; but I tell you, not even Solomon in all his glory clothed himself like one of these.

28 *“But if God so clothes the grass in the field, which is alive today and tomorrow is thrown into the furnace, how much more will He clothe you? You men of little faith!*

29 *“And do not seek what you will eat and what you will drink, and do not keep worrying.*

30 *“For all these things the nations of the world eagerly seek; but your Father knows that you need these things.*

31 *“But seek His kingdom, and these things will be added to you.*

32 *“Do not be afraid, little flock, for your Father has chosen gladly to give you the kingdom.*

33 *“Sell your possessions and give to charity; make yourselves money belts which do not wear out, an unfailing treasure in heaven, where no thief comes near nor moth destroys.*

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

I suggest that you read through this passage a few times and meditate on it so that the truth of the words can sink into your spirit. Ask Jesus to help you understand the full implication of this for your own life. I believe the passage is speaking about our heart attitudes and about a simple trust in a caring Father.

1Tim 6:17 *“Instruct those who are rich in this present world not to be conceited or to **fix their hope** on the*

uncertainty of riches, but on God who richly supplies us with all things to enjoy.

18 *“Instruct them to do good, to be rich in good works, to be generous and ready to share,*

19 *“Storing up for themselves the treasure of a good foundation for the future, so that they may **take hold of that which is life indeed.**”*

I see from this passage that YHWH does not oppose riches as some tend to think. He does, however, want our attitude towards it to be such that we hold lightly to it and not with an iron grip, thereby using it as a means of **blessing others.**

Debt control

Rom 13:8 *“Owe nothing to anyone except to love one another ...”*

To some, this Scripture will seem like an impractical and impossible dream. Yet why did YHWH say it? Why does He want us to be debt free? Maybe the following Scriptures could give us a clue:

2Pet 2:19 *“... For by what a man is overcome, by this he is enslaved.”*

Prov 22:7 *“The rich rules over the poor, and the borrower becomes the lender’s slave.”*

Debt certainly puts people into a form of slavery. I remember the early days of my business before I had learned these principles, how I had approached the bank manager. You know what humiliation is like! Whatever he says, you jump to;

any guarantees he asks you to give, you fill in without hesitation. Hours are spent meticulously working out cash flow projections (designed mainly for the bank's administrative purposes), and you have become his slave.

It is a terribly humiliating experience to have to bow and scrape to a lender of money when you know very well that your position is weak and your future is held almost entirely in his hands. YHWH has not made us to be beggars!!!

How do I get out of debt?

Some might say,

"It is OK for you to speak; you are out of debt."

For those who are deeply in debt, I would like to give you some words of encouragement and direction. It might help if you knew that my company was at one time in debt by over US\$250 000 to the bank, and beyond this, our creditors were more than six months outstanding. To some, this might not seem a large debt, but the seriousness of the debt is related to one's ability to generate finance, and the total of our debt was equal to almost a year's turnover at that time, let alone profits – which we were not making!

It was a tunnel with no light at the end. We were in a desperate situation and I was not sleeping at night! No one can sleep comfortably with that kind of debt. You age quickly, your heart takes the strain; and your whole body is just not designed for such pressure.

However, I want to tell you how we came out of debt so you can get there too.

First, how did we get into such a pickle? That was easy! Getting into debt is no problem at all. At every sales house, finance is easily available – and on such *reasonable terms*! All you have to do is put down this little deposit, and the goods can be yours. I mean, just imagine what you could do with that new lathe or milling machine. Look at all the money you can save with this new computer! Just think how smart your office will look with this new furniture, I mean, won't your clients be impressed when they walk into your office? Think of all the business it will bring you.

RUBBISH!!! I was caught up in that kind of thinking. I borrowed money far too easily, and the interest rates started to wear away everything I had. Then the race began. If I employed more people, I could get more work out and repay my debts. But more people cost more money, and they are still inexperienced and therefore make mistakes which cost even more, until eventually I ended up in an absolutely desperate state, crying out to YHWH to please help me.

It was at this desperate state that we seriously examined our lives as a board of directors – especially myself as the managing director. We scrutinised every aspect of the business, comparing it to the instructions of the Scriptures, and came to following conclusions and resultant policy decisions:

1. We will not buy any capital equipment unless we have the money to pay for it in cash. (See note 1 below)
2. We will operate on the minimum labour that is needed for the particular work in hand. (See note 2 below)

3. We will value our stock at a low value so that fluctuations in stock will not give us a false indication of profits. (See note 3 below)

4. We will depreciate our capital equipment at high rates (20% in our case). (See note 4 below)

5. Our management staff will be paid relatively low salaries, with a good bonus system related to profits – no profits, no bonus. Our other staff were placed on government minimum wages, again with a profit-related bonus system. (See note 5 below)

6. We will not operate on an overdraft. Naturally, we were still in overdraft, but we had to set our minds to think in terms of a positive balance. (See note 6 below)

7. We will pay our creditors on time. (See note 7 below)

8. We will produce full monthly income/expenditure and balance sheet accounts, and have them ready within 3 days of month-end. (See note 8 below)

Note 1. Some might have difficulty with this concept of operating on a cash basis as far as capital equipment purchases is concerned. However, we felt that we should make this decision in order to maintain our own self-discipline. The result was a slower, but definite expansion of the business.

Note 2. Our policy of minimum labour led to a retrenchment of over 50% of our staff from top to bottom. That was hard to do! As much as we want to help people by giving them jobs, we are not really helping anyone if we employ too many people and

end up going under.

Note 3. Giving stock a low value combatted any false notion of profitability based of stock movements. In other words, stop fooling yourself with book figure profits that do not bring any money into your bank account. Over-production can make the company look good, but while the extra stock is not sold, no money is being made. Be honest with yourself. If you are really making a loss, you need to know about it immediately so that you can make decisions to combat the situation.

Note 4. Depreciation of capital equipment at a high rate was done in order to prevent a false sense of profitability while our machines were in fact wearing out and needing replacement. This way we will not be caught by surprise.

Note 5. Low basic wages protects against the paying of high wages for low performance. However, good performance can be well rewarded, because that brings money into the business, and employees are made to feel that they benefit personally from their hard work, and that it is a privilege to work for the company.

Note 6. The policy on overdraft was to guard our own minds against deception. It is amazing that when you have an overdraft limit of say R100 000, you consider that figure to be your bottom line. If the overdraft has reduced to R60 000, then you think to yourself, "I have R40 000 to spend", when you are really still in debt. We had to undergo a change of thinking, a paradigm shift, and we set our goals on a positive balance.

Note 7. We felt that as a Christian witness we should rather disadvantage ourselves than owe money to our creditors. Naturally, as with the overdraft, we had to work at this for some time in order to change our negative situation. Too many businesses use their creditors as a second – cheaper – bank account by keeping their creditors outstanding for as long as possible and keeping their own overdraft as low as possible in order to save interest. This causes the creditor to be disadvantaged while our company is gaining from the creditor's loss. That is dishonesty.

Note 8. It is impossible to make good management decisions without accurate figures at your disposal. My book keeper kept complaining that it was impossible to produce figures so quickly. I eventually had to move him aside and I took the responsibility on my own shoulders. I ran the company's accounts (3 companies) for several years, producing the full set of accounts by the 3rd day after month-end without fail. The word 'Can't' is a negative mindset. One needs a paradigm shift. It can be done!

Once we had established these policies, we started working towards achieving them. Within four months we had brought our creditors right up to date, and within ten months we were out of the overdraft. Another six months later we had paid off all our hire purchase agreements, and we were **debt-free!** What a wonderful feeling.

Don't operate with an **overdraft-mentality**. Only purchase goods if you know you have money for it, and some to spare.

Don't work to limits. There are always unexpected eventualities that cause you to go over your anticipated

expenditure. Budget carefully, leaving plenty of room for error. If there is not enough room, then don't spend that money.

Subsequently we made another policy decision to wait a little and buy something of quality and strength, rather than rushing and buying cheap second-hand things which are more likely to break down. We had learned expensive lessons, and did not want to make the same mistakes again.

Prudence

You might ask what guidance we have from the Scriptures for the above policies. Apart from the Scriptures given above, regarding freedom from debt (and those dealing with staff and salaries and other factors, which I will deal with later), consider the following significant statements:

Prov 13:16 *"Every prudent man acts with knowledge ..."*

Prov 14:15 *"The naive believes everything, but the prudent man considers his steps."*

16 *"A wise man is cautious and turns away from evil, but a fool is arrogant and careless."*

Prudence means to walk and act carefully. Making decisions that involve carefully thought out and planned systems of control are all part of prudence. Running a business without careful planning (in other words *crisis management*) is a disaster waiting for a place to happen!

Prov 19:2 *"...He who makes haste with his feet errs."*

Do not make major decisions hastily. Move slowly and carefully especially in regard to major decisions. Make sure

that every step you take is a solid step forward that you will never have to retrace.

If only our governments would follow the same debt-free policies rather than plunging the entire nation into such deep debt that will take many *generations* to clear, nations would be free to prosper and be a blessing to other nations. Consider this:

When billions of dollars are borrowed in order to fund certain projects. Whose money are we borrowing? It is our children's, and that without their permission.

We might argue that we are building a better future for them. Are we? Consider all the massive amounts of finance borrowed and see for yourself what proportion of this is for their future development. When they grow up, they will start life in debt and that on our account, mostly because of our own selfish and greedy motives. What price are they going to pay for our foolishness!?

Let us take hold of ourselves and get out of debt as fast as we can by restraining ourselves from every unnecessary purchase. May I humbly challenge you to set a goal of becoming debt free; and then let every step you take, be a definite step towards that goal.

My challenge is extended to government and municipal authorities as well. May all our children one day be able to express their deep gratitude to you for your prudent financial decisions which are able to provide for a positive inheritance for them rather than an inheritance of a massive debt.

Interest – Usury

Over the centuries this world has developed a system of the charging of interest that has crippled many a new business venture and at the same time, made a small, select group of people super rich. These people have gained all their riches by the manipulation of people without due consideration of the crushing effect which they have on them. Even whole countries have been crippled and their people reduced to extreme poverty by this powerful and devastating system. What do the Scriptures say about interest?

Exod 22:25 *“If you lend money to My people, to the poor among you, you are not to act as a creditor to him; you are not to charge him interest.”*

Deut 23:20 *“You may charge interest to a foreigner, but to your countryman you shall not charge interest, so that YHWH your God may bless you in all that you undertake in the land which you are about to enter to possess.”*

The essence of the instructions in this passage was that YHWH’s people should live by different laws to those of foreigners, and within Israel no interest was to be charged.

Psalms 15:1 *“O YHWH, who may abide in Your tent? Who may dwell on Your holy hill?*

2 *“He who walks with integrity, and works righteousness ...”*

5 *“He does not put out his money at interest ... He who does these things will never be shaken.”*

Lev 25:35 *“Now in case a countryman of yours becomes poor and his means with regard to you falter, then*

you are to sustain him, like a stranger or a sojourner, that he may live with you.

36 *“Do not take usurious interest from him, but revere your God, that your countryman may live with you.*

37 *“You shall not give him your silver at interest, nor your food for gain.”*

Nehemiah gives an account of a conflict which he had with some rich people of the land who had charged interest (usury) to some of the poorer folk of the land. As a result of this, the poor folk were selling their children as slaves in order to cope with the interest payments. Nehemiah speaks out strongly against their actions and calls upon them to give back all that they had taken from the people. (Neh 5:1-13)

In contrast to the above Scriptures, we read in the Gospel of Matthew in the parable of the talents, that Jesus says to the wicked servant who hid his one talent, that he,

Mat 25:27 *“Ought to have put my money in the bank, and on my arrival I would have received my money back **with interest.**”*

Let us analyse these Scriptures. It is obvious from the last Scripture that there is a place for the charging of reasonable interest. However, this was the last resort for the man with one talent. The other two men in the parable worked with their talents, and through their efforts doubled their resources. The profitability was therefore far more than the interest that could have been gained by putting their money in the bank.

It is also clear from the first Scriptures, that usury, especially applied to poor people who are borrowing money out of some desperate need, is entirely unacceptable. The best way of making profits is therefore by means of investment into projects rather than lending with a view to receiving the original amount back with interest.

The example of sowing seeds is often used in the Scriptures. Seed is sown and lost forever. However, in the act of sowing the seed, germination takes place and a harvest is reaped; thirty, sixty, or one hundred times the first seed sown. No interest rates can beat that kind of profitability.

I believe that the essence of this message is this: if you are in a position of strength financially, be careful not to use that strong position to crush the weak by laying difficult conditions before them which they are forced to accept, simply because they have no other choice.

Prov 21:13 *"He who shuts his ear to the cry of the poor will also cry himself and not be answered."*

Deut 15:9 *"Beware (lest) ... your eye is hostile toward your poor brother, and you give him nothing; then he may cry to YHWH against you, and it will be a sin in you.*

10 *"You shall generously give to him, and your heart shall not be grieved when you give to him, because for this thing YHWH your God will bless you in all your work and in all your undertakings.*

11 *"For the poor will never cease to be in the land; therefore, I command you, saying, 'You shall freely open your hand to your brother, to your needy and*

poor in your land.”

I believe that a helping hand to those who are struggling financially, rather than crushing them with added burdens, is a more Scriptural and godly approach. The way in which most interest generating organisations are structured, the lender profits only when the borrower is in trouble. Thus, in essence, the lender (who charges interest) profits out of someone else's downfall or calamity. That is a win/lose situation and not good business.

Prov 17:5 *“He who mocks the poor, reproaches his Maker; he who rejoices at calamity will not go unpunished.”*

How then could bankers operate if they should not rejoice at calamity (from which a large amount of their income comes)? If interest could be charged in a win/win situation, where both parties stand to gain out of the deal, then it would be more advantageous to both, and more acceptable from a Scriptural point of view. How could interest then be charged from a positive point of view? Quite simple really – rather than lending money to a customer, invest in him.

Does that sound impossible? There are organisations that invest in this way, and their profitability is increased rather than diminished. (On the subject of investment, I shall be dealing with this concept in more detail.) There are better ways of helping a man to his feet than lending him money at heavy interest rates.

I speak out quite strongly against interest simply because I have suffered under this devastating system. At the weakest point that we ever experienced in our company, when we

were deeply in debt, the bank simply, overnight, increased the interest rates dramatically. We had to pay rates of over 40% with penalty rates of 60% if we went over our limit. It is only by a miracle that we managed to clear our overdraft.

Many businesses were closed during that time. You understand then my reasons for being wary of entering into such agreements with any finance house ever again? You might say, *“In our country we do not have such rates.”* It is the principle that counts. All decisions should be made on principles, not on prevailing situations, because situations can change overnight as they did for us.

Principle of Sureties

Prov 22:26 *“Do not be among those who give pledges, among those who become guarantors for debts.*

27 *“If you have nothing with which to pay, why should he take your bed from under you?”*

Several times we read in the Scriptures of this warning not to become surety or stand guarantee. I am sure you are well aware that in most business circles, guarantee forms are almost the standard practice for any working relationship between two companies. Why is this? It is because the age-old honour in a person's word has been lost; integrity has gone right out of the window, and people do not trust each other anymore. How sad?!

We made a policy decision in our company that would not, under any circumstances, sign guarantees. Yet, on the other hand, we also recognised, with this decision, our serious responsibility to keep our word of honour, to pay people on

time as per agreements, and to ensure that all our business dealings were done entirely above board. It is possible! We do not have to lie and cheat to get anywhere in business.

A friend of mine once signed a surety some years ago whilst in business with a certain man. He subsequently ended the business relationship but forgot to cancel his surety. Several years later this man went into liquidation and the bank looked up my friend and sued him for about a million dollars. What difficulties this caused!

Avoid sureties at all costs. The finance houses might tell you that it is just routine forms that have to be signed, and that it is their policy. Don't do it! If they have so much sway over you that they can force you to sign, then you have already become their slave, and YHWH has called us to freedom, not to slavery!

If you prove yourself to be honourable in all your business dealings, then you will have sufficient influence with which to refuse to sign sureties. If your business dealings are dubious, then don't expect that banks and other suppliers will back down from their policies. Build up a good reputation for yourself by ensuring that you **always** keep your word, and then other businesses will not find any need to demand sureties from you. Be sure that you can **keep a promise** before you **make a promise**.

Chapter 8 will follow next week – “*Good Stewardship II*” ...