

# (2006 Conference) 5.a Right Attitude to Money

by Zac Poonen

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*A right attitude to money is essential for being devoted to God and receiving true riches.*

**Duration:** 1:00:48

**Scripture:** Proverbs 6:6, Luke 16:13, John 6:12, Romans 13:8, 1 Corinthians 10:26, 2 Thessalonians 3:10, 1 Timothy 6:7

**Topics:** "Stewardship Of Wealth", "Faithful Giving"

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## Description

This sermon emphasizes the importance of being faithful with money, avoiding extremes of poverty or excessive wealth, and recognizing that money should not rule over our lives. It highlights the need to be balanced in our attitude towards money, to work hard, avoid wastage, and be faithful in financial matters to serve God effectively and receive true riches from Him.

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## Transcript

Let's turn to Luke's Gospel in chapter sixteen. Luke's Gospel chapter sixteen and verse ten to twelve. These verses are talking about money.

We are, still got some noise here, can you turn off that fan? Okay. Let's turn to Luke's Gospel chapter sixteen and verses ten to twelve. These verses are talking about money, our attitude to money and wealth and material things because this is a very, very important area and I believe this is an area where we need to be balanced.

Balanced in the sense we have two extremes in Christendom, in the area of money. In the olden days, people thought if you are poor, you are a wholehearted Christian. All wholehearted Christians must be poor and now we have a new teaching that all wholehearted Christians must become millionaires and have plenty of earthly goods and comfort, etc.

It's amazing how the devil swings people from one unscriptural extreme to another unscriptural extreme. Why is this so important? In Luke chapter sixteen verse thirteen, Jesus said, there are only two masters and you got to actually hate one to love the other. You got to be devoted to one and despise the other and the two masters are not God and the devil.

They are God and mammon. Mammon meaning wealth, which is money, property, whatever it is. These are two masters and Jesus said, you cannot serve both masters.

Many people know that in order to serve God, they must give up sin. You cannot serve sin and they know the verse which says, sin shall not rule over you and they wonder why they don't make spiritual progress because money must not rule over you either. If money rules over you, you cannot serve God.

You may get to heaven, I hope you do, but you certainly won't be able to serve God. You certainly won't be able to be effective and not only that, here Jesus said that if you are not faithful, verse eleven, with unrighteous mammon, who will entrust the true riches to you? When I hear a preacher with no revelation from God, I may know nothing about his private life and I can say that guy has not been faithful with money. When you are not faithful with money, the only revelation you will get is second-hand revelation from some other person who got first-hand revelation.

God will not give you true riches. What are the true riches? The true riches are revelation from God's Word, transformation into Christ's character, anointing for the ministry. If these things are not present in your life, there are two areas where you need to check up.

One was what we considered yesterday about the use of the tongue, maybe you're careless with the use of the tongue and secondly, you are not faithful with money. Whatever you may say, God sees your life and says you are not faithful with money. Of course, you'll understand many things being taught by other people who have revelation.

You can read their books and listen to their tapes and go to their meetings and conferences and understand such a lot but it is all second-hand and many Christians are satisfied with second-hand. I have learned a lot from many many godly people but I would never be satisfied with second-hand revelation. If God is not showing me things which I have never read in any book, which I've never heard from any man, which I've never heard on any tape, I would say something is wrong.

Does all of my life have to be always dependent on others? I'm not saying that we can't receive from others but surely there must be some things that God is saying to you and also if you find in your life that there is not an increasing transformation into the likeness of Christ, an increasing anointing in the Holy Spirit in your life and ministry and you wonder why perhaps you should ask yourself whether it is in this area of money that you have a love for money that hinders you from loving God. Many people don't realize that. We know that we cannot love sin and love God.

We know that we cannot love Satan and love God but my guess is that 95 percent of believers believe deep down in their heart they can love money and love God and that's how the devil fools them. How did they get this idea even though Jesus said so clearly that do you know how to hold on to God, to be devoted to God? If I were to ask you how to be devoted to God, what would your answer be? Jesus said to be devoted in the last part of verse 13. To be devoted to God you got to despise money.

I wanted to be devoted to God and the Lord told me you got to despise money if you want to be devoted to me. You tell me if that's a wrong interpretation of scripture. The Lord told me you must come to the place where you gain money it doesn't excite you and you lose money it doesn't depress you.

Then you despise it. Then you can be devoted to me. I said Lord I want to be devoted to you.

I cannot manage this myself because I'm a child of Adam and like all children of Adam I've got a flesh which is a fantastic lover of money and even if I support myself as a Christian worker and don't depend on others for my financial support of myself and my family it's been like that for 30 years but yet I can be a

lover of money. Sure you think all people who support themselves are free from the love of money. Almost everybody here supports themselves.

Does that save us from the love of money? Doesn't. You have to despise it. Despise in the sense I will not be excited when I get money and you've got to be very honest with yourself.

I remember many years ago somebody gave me a gift money and I said thank you very much and when he went away the Lord asked me are you happy? I said yes Lord unfortunately I am. Unfortunately a little increase of money has made me happy but Lord I'm honest with you because I'm honest with you I believe you'll help me. I want you to free me from this that if anybody gives me any gift it will not increase my happiness because my joy is in the Lord.

I want you to do it Lord. I have fought a battle here for many years because I want to be devoted to Jesus. I want to get true riches from him and I saw from this passage I can never get true riches.

I can never be devoted if I don't have my attitude to money right. I have to despise it to love God. If I get it it has to be as though I didn't get it.

If I got some gain in my business it must not increase my excitement even so much. I worked on it and I tell you I'm pretty close to getting there and then the other thing is the Lord has taught me by allowing me to lose money. Initially many years ago it was only small amounts of money like my pocket will get picked in a bus.

I said well praise the Lord. I wasn't much in it but the guy deserved it because he did such a neat job that I didn't even feel it but I also need to pray for him because the guy's going to hell. Let me I'm sure nobody in the world ever prayed for that pickpocket.

Let me be the first person to pray for him. So I did that also. Initially it was small amounts and over the years God began to increase the amounts which I would lose and I would say why Lord don't you want to be devoted to me.

I said sure okay praise the Lord if that's the reason you're teaching me to be completely free from attachment to earthly things. Lord I'm serious. I'm not playing games here in the Christian life.

I'm not just one of those preachers who wants to get up in the pulpit and preach some message. I'm not interested in that. I want to be connected to you and everything I speak must flow from my life.

If it doesn't flow from my life I don't want to say it. So over the years I'm sure God is not finished with me. He's probably got to teach me many more lessons as I go higher but I'm determined to be completely detached from all attachment to money and earthly things because I know I can never never serve God if there is this attachment.

If you're serious as I was, God will deal with you in the same way. He'll give you the same anointing, the same victory over sin, the same revelation and everything because there is no partiality with God. But if you are not faithful with unrighteous wealth, God will not commit you to riches.

So I want to share with you some principles in this. I think all of us know that as the children of Adam we find it very difficult to give. It's true for you and for me.

We find it very easy to receive. When somebody gives you a gift do you have to think about it before you receive it? Not usually. You say thank you very much but have you noticed when you want when you're thinking of giving you have to think about it and pray about it and why? I'll tell you why because you got a flesh recognizes a flesh which loves to receive but is very reluctant to give.

There was an old writer in the last century called George Bernard Shaw in England. He said he wasn't a Christian but he's a very shrewd observer of mankind and he said there's one thing I've noticed about all these fellows who call themselves Christians and born-again Christians. They love to get things free.

That I've noticed about. I mean maybe it's because they got their salvation free so they think everything in life must be free. Anything is free.

Christian here I am. I'm ready to receive it. Is that true of you? You'll be tremendously poor spiritually if that's your attitude.

I've seen people through the years wanting to do Christian work. They spend their life in some government service and they retire when they are 60 years old and get a pension and they say okay what shall I do the rest of my life? Join some Christian organization and make some more money. Yeah and there are lots of Christian organizations that are willing to employ these retired people and give them a salary.

One would have thought at least after they're retired at least the rest of their life they can serve God without receiving a salary but oh no. Money. Do you think any one of those people will get revelation in a thousand years? No.

Do you think any of them will have an anointing on their ministry? No. They are out to make money out of Christian organizations. I've got letters like that.

Brother Zach I've just retired from Sembac. Can we join your organization? I say welcome. We don't pay anybody.

I never get a reply after that. See we have a built-in filter. We don't pay anybody.

Immediately we know who's wants to serve God and who wants to serve money. But that doesn't mean even though we have that filter that everybody who's come through the filter is necessarily serving God. Oh no.

You can be here and you can still be loving money. Ask yourself whether this phrase is true of your life. That's what I ask myself.

There's a little phrase. I want you to keep that phrase before you. It's in Luke's gospel chapter 12.

It's a little phrase in Luke chapter 12. If you keep that before you all the time ask yourself. It's not a question of how much money you give to God.

A lot of people have got plenty of money to give. Some people don't. It's a phrase in Luke 12 verse 21.

So is the man who stores up treasure for himself and is not rich towards God. That's the phrase. Rich towards God.

When God looks at your life can he testify that you are rich towards him. It's not a question of and it's not just a question of money. It's a question of one's life.

It's a question of one's time. It's a question of one's energy. It's a question of convenience in one's home and so many things to be rich towards God is to be to say God you deserve everything.

I'm not going to withhold anything from you because the law is give and it'll be given to you. The more you give to God the more God gives back to you. You take a little spoon and give something to God and that's what you're going to get back because in the measure in which you give in that measure you receive.

Many Christians are so poor spiritually because God is giving them little teaspoons. Other fellows are getting buckets and here you're getting a little teaspoon. Do you know why you're getting a little teaspoon? Because that's what you give to God too.

A little teaspoon. It's not a question of what you make me think or what I make you think. Over a period of time you'll be able to discover in people whether they are rich towards God in their private life or not because you'll find God making them fantastically wealthy spiritually and you know there and there's a grace upon their life.

There's a growth in their life. There's an anointing in their life and you know boy God is amazingly rich towards this person. Why? Is God partial? No he's not.

I have studied the lives of lots of godly men and I've tried to see the secret but even as a young man I said Lord I want to be a godly man and let me try and find the secret of these men. I read about Hudson Taylor who went to China, C.D. Studd who went to Africa, John Lake who went to South Africa and different different people and I saw one thing that was common about all these people. They really were rich towards God in the financial area.

We want God's blessing without being rich towards them financially it just doesn't work. You want the anointing that somebody else has and you think that you'll get it by fasting and praying. You can fast and pray for a hundred years you won't get it.

You got to be faithful with mammon. So this is a very very important area. We can ask ourselves why are we so reluctant to give to God and there is a reason because we haven't understood what scripture teaches.

I believe the great failure in many Christians is because their teachers have not taught them clearly what God's word teaches in this area. Let me tell you a few things. First of all I want you to know that everything on earth including your money and your bank account and your property belongs to God.

He doesn't belong to you and I'll show you that from scripture 1 Corinthians 10 and verse 26. 1 Corinthians 10 and verse 26 it says the earth is the Lord's and everything that it contains. Everything that it contains means your bank account, what you've inherited from your father, your property, your house, everything that the earth contains belongs to the Lord.

Have you recognized that? Number one or do you possessively say this is mine? That's your number one mistake. You know there are a lot of people who preach the gospel like this. Won't you give your heart to Jesus? There he's standing at your door and knocking.

Don't make him stand outside in the rain and get wet. Open the door. He's standing at the door and knocking.

How long will you make him knock? He's been knocking for so many years. Please, oh I beg of you, please open the door. Give your life to Jesus and finally the big maharaja opens the door.

Okay, come in and he feels for the rest of his life almighty God must be grateful to him because he allowed Jesus to come inside from the rain and he gave him a house. That's not the way I preach the gospel. I preach the gospel like this.

You're a thief. You've taken away from God what belongs to him. God created you.

You don't belong to yourself. How dare you keep what belongs to God as your own. Give it back.

It's like if you stole somebody's wallet. What would I tell you? You're a thief. Go and give it back to him and when you give it back to him, don't expect him to say thank you.

You'll be grateful if he forgives you. Give back to God what belongs to him. Not only that, he not only created you, on top of that he went and died and redeemed you.

You belong to him twice. You don't belong to yourself, you wretched thief. Go back to God and be thankful if he accepts you and forgives you.

Give your life to him and don't expect to thank you. Be eternally grateful to him that he doesn't smack you and send you to hell for being a thief for 25 years. Receive Christ now.

That is the gospel. Have you heard a preach like that? All this business of please come to Jesus, please come. He's waiting, he's waiting, he's waiting.

What type of converts does it produce? Third-rate, good for nothing, useless fellows who think they are maharajas. We don't want people like that in God's kingdom. We want repentant thieves who say, Lord, I stole your what belonged to you for so many years.

I'm so grateful that you didn't send me to hell. Thank you for accepting me. I return to you what I have stolen.

The same thing with money. What am I asking you to give to God? What belongs to him? You wretched thief, you thought that money was yours. You thought that property was yours.

See what God's word says, the property deed is in his name. The earth belongs to the Lord and everything it contains. Why do you overlook that verse and go to other verses on speaking in tongues and evangelism and all that? Why do you skip this verse? That's why there's a shallowness in your Christian life.

And that's why when you give some money to God, oh, you think God should be so grateful to you for the next 50 years because you put a little bit more in the offering box last Sunday. What do you mean? You're already keeping 90% of what you have stolen with you and you give some 5% to God and you think he should be grateful to you. It's like if you stole thousand rupees from somebody, it's like I heard somebody who had stolen money, sent anonymous money order back to that chap and say, I stole a lot of money from you.

Here's a little bit. If I'm convicted a little more, I'll give you a little more of the I've stolen from you. Well, what is that? That's exactly how some Christians live.

God, I've stolen everything from you, but I'll give you 1%. And some people say, if I get 10%, you steal a thousand rupees from somebody and you return a hundred rupees and you think the guy's got to be grateful to you because you returned the type of what you stole. Fundamental problem among Christians is they have not understood that everything on the earth belongs to the Lord.

But you say I worked hard to earn it. No, you didn't. God gave you health.

God gave you intelligence. God gave you the ability to get a degree, to get a qualification. God gave you a job.

God gave you all that. That's how you earned your money. So who deserves it? I hope you know, at least now, do you know there are people your age who are paralyzed, who cannot work? Do you know there are people your age who live in the slums, who are still carrying bricks today? When you're earning money so much because your parents gave you a good education, don't ever congratulate yourself on that.

Don't ever think your income is your own. It's not. We are such thieves.

That's the problem. You say, well, I inherited it. Who gave the intelligence and ability and health to your father or grandfather or great-grandfather to get that money? It was God.

Recognize Him. Don't be a thief. Be rich towards God.

Recognize that everything belongs to Him. I'm not asking you to give back 10% of what you have stolen. I'm asking you to recognize that all that you have belongs to God.

And when you give something to Him or His work or His children, you are not doing Him a favor. You are giving back what originally belonged to Him, which He gave you as a loan to use. If you recognize that at the beginning, it'll completely change your Christian life.

I really believe many, many people all over the world, they ask me question time, why is it I don't seem to be able to make progress? I've attended so many meetings. I tell you the reason is in 95% of cases, it's their attitude to money. They fast, they pray, they go for meetings, they read this book, that book, secrets of the Christian life, five steps to victory, all that, nothing happens.

Because the issue which is fundamental, they don't deal with. I hope you'll deal with it this morning. I don't know how many of you will.

I'll tell you, according to the law of averages, 90% of you will just nod your head and go back and still do the same old thing that you always did. But I hope there'll be a 10% who will respond and whose lives will be transformed from today. India needs anointed men, and the devil is robbing God's people of that anointing by giving them a wrong attitude to money.

There is no partiality with God. Do you think it is God who's making all these preachers preach boring sermons in our churches Sunday after Sunday? Don't blame God for that. Be honest, those preachers love money.

They're not committing other sins, but they love money. They are not rich towards God. They feel their positions are their own.

Okay. Well, then that's the result. God does not give them true riches according to his word.

So that's the first thing that we need to recognize. And so once we recognize that everything we have belongs to God, then we can start working on being free from this. Let me show you another verse in 1 Timothy chapter 6. It's very clear here.

1 Timothy chapter 6, it says here, have you ever wondered why when a man leaves the world, he cannot take his money with him? You know, you've seen people dressed up in suits and all that in a coffin, haven't you? Just examine the pockets of those coats and see if there's any wallet or money inside that. Nothing. Why is that? Why can't he take his money with him when he goes? I mean, if you go from India to America and you take your own money with you, nobody will object.

India will not object. America will not object. You can transfer your money from here to America.

The Indian government will not say, no, you can't transfer it. Is God more unrighteous than the Indian government that you spend so many years accumulating money and you want to transfer it to heaven? And God says, no, not one pie. Why is that? Have you ever thought about it? Now I'll tell you the reason.

1 Timothy 6, verse 7, when we came into the world, we brought nothing and that is why when we leave the world, we can't take anything out. Got the answer? How much was in your wallet when you came out of your mother's womb? You didn't even have an underwear when you came out of your mother's womb. Leave alone anything else.

At least you got some clothes when you go into the coffin. You didn't even have that when you came out of your mother's womb. That's why you can't take anything when you go because you came without nothing.

God says you go without anything. You heard me use this illustration. That means one of the best illustrations.

I always love to use it. A mother takes a little three-year-old child to somebody's house to play and to visit the home and the people in that home are very kind and allow this little three-year-old to play with their little cars and all types of toys. And when the mother takes the visitors over and the mother takes the three-year-old home before leaving the home, if she's a wise mother, she examines his pockets to see if there are any little cars or any little toys inside.

And sure enough, there are a few things inside. And she says, son, why have you taken this? I want to take it home. What does she say? Son, when we came to this house, we did not bring anything.

When we leave here, we must also not take anything out. While we were here, this auntie was very kind to allow us to play with these things. Now we must give it back and go just like we came.

It's exactly what God says in the day you die. My son, my daughter, when you came into the world, you didn't even have an underwear. You came with nothing.

I allowed you to play around with these things for a little while, property and houses and lands, to see whether you were faithful. That's all. It was only a short time.

These little toy cars and toy houses and toy property and toy currency and all that, I allowed you to play with it for 60, 70, 80 years. Now it's time to go home, my son. Let me just empty your pockets because you came here with nothing, right? You got to leave it.

I have tested you in these 80 years to see whether you love me or these little toys more. What will be the result of that test when we leave this earth? We brought nothing, we take away nothing. If everything here belongs to the Lord, we brought nothing, we take away nothing, that means whatever he gave me was a loan.

It's like you work in an office and you're working there in a very expensive computer and one day you retire from the office. You can't take the laptop home, can you? You can't say, well, I worked on this for three, four years. I say, sorry, this belongs to the office.

But I used it. Yeah, you used it, but it doesn't belong to you. It's exactly like that with earthly things.

Your house, your bank account, it doesn't belong to you. If you can recognize that in an office, can't you recognize that in God's earth? It doesn't belong to you. This is the fundamental problem with a lot of Christians.

They have not recognized that the earth belongs to the Lord and everything it contains. They think part of it belongs to them. Well, if it belonged to you, listen, if it belonged to you, God would be a thief to take it from you when you die.

That is the proof that it didn't belong to you because when you die, you have to leave it behind. But is there something that you can take out of this earth when you leave? Yes. That is your character.

That is yours for all eternity. The measure in which you have denied yourself and partaken of divine nature, that is yours for all eternity. God says, that is yours.

These earthly things are not yours. And he allows you to take that into eternity. Do you know that all believers are not going to be equal in eternity? That when we are raised from the dead, we're not all going to be the same? I mean, let me teach you things which you never hear anywhere else.

I'll teach it to you from scripture. 1 Corinthians 15, it says here, 1 Corinthians 15, the last part of verse 41, one star differs from another star in glory. You look up at the sky and you see all the stars are not the same brightness.

They're all stars, but they're not all the same brightness. One star is brighter than the other. There are different degrees of brightness.

Next verse, so also is the resurrection from the dead. You know how the resurrection from the dead is going to be? Lights, there'll be zero watt, 25 watt, 100 watt believers, 2000 watt believers, halogen light believers. There'll be quite a difference between these halogen light believers and these zero watt believers.

They've all got light. Can you say a zero watt bulb doesn't have light? Yeah, it has a little bit of light. Yeah, we'll all be stars, but one star is going to differ from another star in glory.

You say, God, why do you make some people so bright as halogen bulbs in eternity and some people like little five watt bulbs? And the Lord will say, I tested them on earth in different situations with temptation to

test whether they chose the creator or the created. You know, all temptation is basically, do you want the creator or the created? That was the temptation in Eden. Here is something I have created, God says, tree of knowledge of good and evil.

I created, it's very beautiful, very good looking, very attractive. Do you want that or do you want me? When Eve stood before that tree, the choice was, do I want this or do I want God? Eve said, choose this. You may be standing in front of money and God says, do you want that or me? The devil says, choose this.

There's not much difference between the choice you make and the choice Eve made in Eden. And the Lord says, I gave you all these created things on earth to see what you would choose. It's a pretty woman, for example, you choose a pretty girl and God says, you want that or you want me? You can have your choice.

There are people who will sell God for a pretty girl. Fine. Millions of people like that.

They're not going to shine like halogen watt bulbs in eternity. No, not in a thousand years, not in all eternity. The choices you make on earth determine how bright you're going to be in eternity.

Everything that Jesus taught said that. He gave one talent each to 10 servants and one servant came back with 10 talents. Another servant came back with five.

The Lord said, okay, you brought 10, you're going to have much more reward. You brought five, you get half of that. Everything that Jesus said taught that.

Don't believe the lie of the devil that if you have accepted Christ, no matter how you live, you're just going to be the same in eternity. I tell you in Jesus name, you're not. Because if you, if it's all going to be the same, God would be the most unrighteous master of all to reward faithful servants equally with unfaithful servants.

Even on earth, they don't do that. No company will reward an unfaithful worker the same amount as a faithful worker. And we are saying that God is more unrighteous than that.

That is impossible. Don't accuse God of that. You're going to get a big surprise when you stand before God and discover that the way you lived on earth is going to determine your glory in all eternity.

That's why I believe a lot of believers, even if they are in heaven, are going to have a lot of regret about the choices they made on earth. You are making choices on earth in relation to earthly things. You may think those choices are unimportant.

They are not. They are very, very important. Little, little things.

I told you yesterday, there are little, little commandments in God's word. And you are making choices when you read those commandments, whether to obey it and say, ah, that's a little one. It doesn't matter.

God hears that. Okay. You will see your spiritual life suffer correspondingly.

You won't go to hell. You'll still be a good brother, sister in the church, but your spiritual life will decline. I can give it to you in writing.

And I've seen it. The people who are careless about the little commandments of scripture and say, ah, it doesn't matter. What is it that makes a commandment big or great? I'll tell you who gave the commandment.

If I gave the commandment, definitely it's a little commandment. If God Almighty gave that commandment, my brother, don't ever call it a little commandment. I don't.

Who gave it? That's the point. So in this area, first of all, let's learn to be righteous with money. Like Zacchaeus, if we have stolen, cheated, we must return it.

I remember a man once wrote to me, a poor man who's working in the fields from some Southwest part of India and said, brother Zac, I have never even met him. He just wrote me a letter. He said, brother, I'm a very, very poor worker.

He couldn't even write it in English. He wrote it in a local language. And he said, I am in debt to 30,000 rupees.

Now, 30,000 rupees may not be much to you. Some of you earn more than that in one month. But this person was so poor, he said, I can never repay this amount.

I'm just struggling to survive with my family month by month. I'm in this terrific debt. Tell me, will God punish me if I'm not able to repay my debt? I wrote to him and I said, you listen to me and God will never punish you.

Can you save 10 rupees a month? I'm sure you can. Cut down something. Don't buy that extra thing.

Save 10 rupees in a month. It's very little. 10 rupees in a month.

30 paise a day. Okay. Pay back that 10 rupees to whom you owe money.

Do a little calculation. How long will it take to pay back 30,000 rupees if you pay 10 rupees a month? You know how long? 250 years. I told him that.

It'll take you 250 years to repay your 30,000 rupee debt. You're not going to live that long. You'll probably live another 10 years and die.

But God would have seen your heart that you're trying to pay back what you could. And in heaven's record, your debt will be canceled. Because 2nd Corinthians 8 and verse 12 says that if a man has a desire to do something, then God will accept it according to his ability and not according to what he is not able to do.

Wonderful verse. 2nd Corinthians 8 12. I hope he accepted it.

I did not hear from him after that, but I set him free. Pay back what you have cheated. Make an effort.

If you are in debt, you got gold in your house, sell it. Pay back your debt. If you don't take these things seriously, we cannot make progress in this area.

I believe that's the number one thing. That's being righteous. Then work hard to earn well.

It says in 2nd Thessalonians chapter 3. Here's the command of scripture. 2nd Thessalonians chapter 3 verse 7. Paul says, you know that you should follow our example because we did not act in an undisciplined way. We did not eat anyone's bread without paying for it.

He was an apostle. And the Thessalonians, some good Thessalonians were giving him food every day. He paid for it.

Even though he was an apostle, he could have said, well, I'm an apostle. It's right for you people to feed me because I'm preaching here every day. Now he said, we'll pay for it.

He paid for the food he ate and we worked hard with labor and hardship so that we would not be a burden to any of you. And then to give you an example. And then he said, because we hear that some of you, verse 11, are leading undisciplined lives, not doing any work.

And so we say work and if a man does not work, let him not eat. That's the law. Work in quiet fashion and earn your own bread.

And if a man does not follow this rule, it says don't even associate with him so that he will be put to shame. The law is there in verse 20. If a man is not willing to work, he should not eat.

In other words, you've got to work hard. The Lord told Adam from now on is by the sweat of your brow, you've got to live. And so I've realized that I've got to work hard to support myself.

I've got to work hard to support my family. I've got to work hard to study the Bible. A lot of people don't understand that even the bread of life is by the sweat of your brow that you get the bread of life.

If you're too lazy to study the Bible, you won't get it. And that's why a lot of people don't have bread. The principle is by the sweat of your brow, you will earn your bread.

And if you are not willing to sweat, you won't know the Scriptures and you won't be able to earn your money. So work hard, no laziness. It says some of you are leading an undisciplined life for doing no work at all.

It's a pity when young people are lazy, fooling around. I know there's a need for entertainment and relaxation. But I believe a lot of our young people have got far too much entertainment and far too much relaxation.

And the standard of their entertainment becomes worse and worse and worse and worse and worse till they are watching movies, which even some ungodly people will not allow their children to watch. That's what's happening because it's a progressive deterioration because they started disobeying the small commandments and God's grace withdrew from their life and they can do such terrible things and watch such filthy movies today and it doesn't disturb their conscience. Now, proof that God has withdrawn His grace from them.

Of course, they can still sing well and know the Bible and clap and raise their hands and everything else, but grace has departed and they don't even realize it. That's the tragedy. The glory of God has departed from many a believer because they've started disobeying the small commandments.

It always starts with a small commandment that you disobey and it's a slippery slide before you know where you are. You're at the bottom. I can only warn you.

Be careful. Be careful. Don't become undisciplined and lazy.

Work hard. I'm older than most of you. I work hard.

And I don't work hard to make money now because God's given me enough. I work hard to serve God. There's hardly a day when I go to sleep before midnight.

Not doing business because I need to be sharp and to know I need to serve people. I need to be alert to God. I need to know the word.

I need to be available and if I'm 90 years old, I'll still work hard because as long as we are on this earth, we have to work hard. Retirement is in heaven. Work hard.

The second thing is there should be no wastage in your life. Don't waste time. Don't waste money.

Particularly money. Don't waste it. John chapter 6 verse 12.

After the 5,000 were fed, there was so much of extra loaves and fishes and he who multiplied the loaves and fishes could have said, ah, no problem. I can multiply it to some more tomorrow. No.

He said, gather up the fragments that remain, verse 12, so that nothing is lost. I want to say to you, all of you young people, gather up the fragments that remain. Don't waste money.

Don't waste food. If you've got a refrigerator, save the food. You say, it's not so tasty the next day.

That's fine. You go for taste. Okay.

I want to be faithful before God and I tell you it's gone well with me. Be faithful. Don't waste food.

Don't waste money. Don't waste time. Gather up the fragments that remain.

It's a principle in the Christian life. I have seen how people get into debt. They get into debt because they don't gather up the fragments that remain.

My wife and I, from the time we got married, we always gathered up the fragments of everything. We tried to save a little money here, a little money there and wherever possible we wouldn't, you know, we wouldn't buy anything which we could not afford. My wife and I have stood for hours, hours and hours in the Bangalore ration queue to buy rationed rice because it is a little cheaper than what you get in the market.

People say, ah, okay. These people who say, ah, they are the ones who have to go and get bank loans and get into debt. I've never taken a bank loan in my life because I stood in the ration queue.

You fellows are all bigger, aren't you? You want the best rice? For years we used to buy fish about once a year sometimes, once or twice. We couldn't afford it. Other people can't live without fish.

You're the fellows who get into debt. I've never been in debt in 66 years. Never had to take a bank loan because when I couldn't afford to buy fish, I never bought it.

I stood in the ration queue. We have used firewood at home to heat water so that we could save electricity, to heat water. I remember once when my wife told some sister in CFC, would you like to take some of this firewood to heat water? She said, oh no, what will the neighbors think that we are such miserly people

using firewood? But those are the people whom I have to go and give money to when they are in need.

You think they'll get revelation? Not in a thousand years. We are so live such luxuriously and get into debt and have to borrow here and borrow there and borrow the other place. It's your God give me revelation.

I'm fasting and praying. Nothing will happen brother. Be faithful with mammon.

Gather up the fragments that remain. Now if you don't need to burn firewood to heat water, if you're a rich person getting 30,000 rupees a month, you don't need to heat firewood. But I was not earning like that.

So I'm not saying all of you should do it. Many of you got your circle, your financial circle is big. You got plenty of money.

You can use the water heater and everything else. I can use it today. Today the circle is bigger.

I don't use firewood today. But what I'm saying is in the days when I had little, we live with little. That's what I'm saying.

And if you're getting little, live with little. Don't copy somebody else. I never bought a car till I could afford one.

And even after I bought one, I wouldn't use it most of the time because I didn't have enough money to buy petrol for it. Now I can. But there were years when I couldn't.

Because I had one principle. I'm a servant of God. I must never get into debt.

Now a lot of people don't have that principle. Can you imagine Jesus going to somebody and saying, can you lend me some money? I couldn't imagine that with a stretch of my imagination that Jesus would go and do that. I've met believers who say, we live by faith.

God will provide our need. Those are the very fellows 10 years later, they are in debt. They are in need of money and we have to go and help them financially.

In the church, they live by faith. Garbage. People like George Muller and C.D. Studd had that faith.

Why not humble yourself and say you don't have that faith? I decided that. I said, Lord, I don't have the faith of George Muller or C.D. Studd, so I have to save some money. I'm not like these super spiritual people, some in CFC2 who say, whoa, we trust God.

And those people who trust God, later on, they are hard up and I have to give them money to help them out. These fellows who have faith. And I'm the one who said, I don't have George Muller or C.D. Studd's faith.

I will save a little. I'll save a little. I'll save a little so that when my children have to go to college, I don't have to ask anybody for money.

Go to the ant, the Bible says, you lazy man. See how that ant, can you see, can you imagine the size of the brain of an ant? And the ant itself is so small. What's the size of its brain? Inside that brain, the Bible says, it thinks there won't be enough food in winter.

Let me store up some for the winter. The Bible says, go to the ant, you lazy man, and be careful. Store up something for the future so that you don't have to depend on other kind believers to come and help you.

So that you can help others. I'm glad to help others. Even the ones who wasted their time and money when they should have saved it.

I hope they will learn a lesson now. So that's the other thing. And once we don't waste our time and we work hard and save, and when God gives us an abundance, that's the time we need to learn to give.

Have you learned to give to God? To be rich towards God? You got to go through step one and two before you can come to step three. You'll always be waiting with a handout for people to come and give you something. If you don't, if you're not faithful with little things, if you try to live beyond your means, if you try and look at other people and see how they live.

My brother and sister are millionaires. I've never taken one rupee from them. And they were millionaires when I was struggling financially.

I never wanted to live like them. I never wanted my children to wear the type of clothes their children wore. That's not my business.

Do you compare yourself with your brothers and sisters and say, I want to live like them? I didn't. I said, God has drawn a very small circle around me. I live within that.

Brothers and sisters, God's riches will be given to you if you are faithful in little things, faithful with money. Don't waste money. There may be emergencies where we have to borrow money from somebody.

I'm not saying you shouldn't do that. I wanted to always avoid it because I have a special position as a servant of God. I have to be very, very careful.

We have removed elders from some of our churches because they are in debt. No man is in debt is fit to be an elder of any church. How can he be? When the Bible says in Romans 13, he ate, oh, no man anything.

Ah, that's a little command. That's how it goes with a lot of people. Little, little commands.

Some things which are inconvenient are little commands because I want to do it. Dear brother, sister, be careful. Don't feel that you must get grand clothes and all types of ornaments for your little girls.

Be careful. I find nowadays a trend. I noticed that in CFC too.

There are two streams among the young girls. One is the fashionable stream and the other is the simple stream. I'm talking about their dress.

You who have little girls growing up, those little girls come and see, you tell them, there are two streams. Some are on this stream, some on the other stream. My little girl, you choose which one you want.

Don't judge anybody. We're not here to judge anybody in the world. God is the judge of all people.

But you can tell your little girl, if you look carefully, not everybody is in one stream. Some are in one stream and some are in the other. Which one do you want to follow? We don't want to be just good singers and clappers at the end of our life.

We want to be holy people who are a testimony for Christ. And teach your little girl to choose what you think is best for her. And I'm not going to tell you that.

If I had a little girl, I would know what I'd tell her. But your little girl is not mine and you must decide what to tell her. That's your choice.

But these little, little things, they're large. There's a saying in the world that big doors swing on small hinges. Big doors swing on small hinges.

And sometimes big things result from little, little decisions that you make. And very often it's in relation to material things. I'm not here to, you know, many of you have known me for CFC for many years.

I don't lay down the rule for anybody. I don't decide what you're to wear or what you're to have in your home or what type of home you rent or build or how you spend your money. I'm not even bothered.

My duty is to proclaim to you the principles of God's word. Whether you follow them or not, it's up to you. Don't think that anything you see in CFC is endorsed by me.

A lot of it is not. It's not endorsed but endured. Because I do not believe in being a busybody in other people's matters.

I believe in proclaiming God's word and leaving it to the people whether they want to obey or not. Because that's how God sent Adam into Eden. Here's the commandment, Adam and Eve, go and do what you like.

That's exactly what I say too. Exactly like God. These are God's standards.

Do what you like. But there will be consequences. Adam and Eve face the consequences.

That we can't escape. And there will be consequences if we love money, if we are not faithful. We're going to find ourselves in violation of a lot of commandments.

We'll find ourselves gradually deteriorating, our conscience not even troubling us about things that troubled us. Just ask yourself this little question. Is your conscience troubling you or is your conscience not troubling you today about certain things that it did trouble you about 10-15 years ago? Then you know you're going backwards.

Dear brothers and sisters, let's be careful with what we have so that we can recognize that Almighty God is our master. Not money, not anything else, but God is our master. Let's be faithful.

Let's pray. Heavenly Father, help us to honor you in all of our life. In everything we do, give us grace to do your will.

To please you in all things. Not to be taken up, not to follow the examples of those who are not good examples around us, but to be faithful before you so that we can earn your good pleasure and get the true riches from you. We pray in Jesus' name.

Amen.

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