

Seeing Material Things From Gods Viewpoint

by Zac Poonen

To see material things from God's viewpoint and get the true spiritual riches, we must be faithful with material things, seek God's anointing and power, and honor God in our lives.

Duration: 1:13:46

Scripture: Proverbs 6:6-8, Matthew 6:24, Luke 16:11, Romans 13:8, 2 Corinthians 8:12, 1 Timothy 5:8

Topics: "Financial Stewardship", "Faithfulness"

Description

This sermon emphasizes the importance of having a righteous and faithful approach towards handling money, drawing insights from biblical teachings. It highlights the need to trust God for provision, be honest in financial matters, and prioritize family needs. The speaker shares personal experiences of starting with nothing and trusting God for all needs, demonstrating the faithfulness of God in providing. The sermon challenges listeners to align their perspective on money with God's viewpoint, focusing on righteousness, faithfulness, and honoring God in financial stewardship.

Transcript

So, we've been considering seeing things from God's viewpoint and I'd like to turn to a very important verse which I believe gives us the main reason why there's so much of shallowness in Christianity today and so much of shallowness in Christian preaching and so much of worldliness in the church. It's Luke's gospel, chapter 16. Luke 16 and verse 11, here it says, if you therefore have not been faithful in the use of unrighteous mammon, an unrighteous mammon refers to wealth, which means money, property, anything that can be termed earthly wealth.

And if you have not been faithful in the use of earthly wealth, who will entrust the true riches to you? 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? No servant can serve two masters. Either he will hate the one and love the other or else he will hold to one and despise the other. You cannot serve God and mammon or earthly wealth.

Now the Pharisees who were lovers of money were listening to all these things and they were scoffing at him. You know the Pharisees had all their doctrines right. There were two good qualities among the Pharisees.

Among all their bad qualities, which is a big list of them in Matthew 23. If you read carefully, there were two good qualities that they had. So I will show you that and then come back to this passage.

In Matthew 23, Jesus said to the to the disciples, all that the Pharisees tell you to do, verse 3, do. So just listen to that. Jesus is telling his disciples not just to do what he taught them.

He says do what the Pharisees tell you. Don't do according to their actions, but do what they say. Now would Jesus say everything that the Roman Catholics tell you to do, do it? Would he say that? Everything that the Jehovah's Witnesses say to you, do it? Everything that the Greek Orthodox Church tells you to do, do it? No.

Because he knows there are a lot of things in these groups that are not correct teaching. But when it came to the Pharisees, he said everything they tell you to do, do. Just don't follow their lives.

So what do we learn from that? That the Pharisees had all their doctrines correct. One good quality. It's good to have your doctrines right.

Second thing we see in Matthew 23 and verse 25. The scribes and Pharisees, you clean the outside of the cup and the dish. That is our external life.

But the inside is full of robbery and self-indulgence. So he's talking about external life and inward, inner life. He was saying your external life is clean.

Is that a good thing or not? Is it good to have a good external testimony? Now forget about the second part. But just this one part. You have a good testimony externally.

You're not cheating. You're not telling lies. You're not committing adultery.

You're not committing murder. Your outside of your cup is clean. Who is giving that certificate? Jesus.

Imagine if Jesus said to you, your doctrines are all right. Your external testimony is absolutely spotless. Is that a good testimony or not? And some of us glory in the fact our doctrines are all correct.

And our external testimony before others is good. You could still be an absolute Pharisee. Because the Pharisees were just like that.

Their inner life, private life was corrupt. And another thing he read in Luke chapter 16 is, they were lovers of money. Luke 16.

And verse 14. So their external life was good, like many of us. Their doctrines are all correct, like many of us.

But they were lovers of money. Again, possibly, like many of us. They can all go together, you know.

A good external testimony before everybody in your church. Absolute accuracy in doctrine. You're very careful to keep your doctrines right.

And you can be a thorough lover of money. And one who crucifies Jesus. Pharisees crucified Jesus.

And then Jesus told them, why did they scoff at him in verse 14? Because he said to them, as if we're saying like this, your external life can be good, your doctrines can be right, but you are not able to serve God, because no servant can serve two masters. And the two masters are not God and Satan, but God and money. So when we think of looking at everything, seeing everything from God's viewpoint, money is a major thing in this world.

Wealth, property, houses, lands, stocks and shares, cars, all types of things. These are major things that all of us are dealing with. And if we don't see this major area the way God sees it, we're not going to be able to get the true riches.

That's the point. Verse 11, if you're not faithful in the use of earthly wealth, who will entrust to you the true riches? So let's try and find out what are the true riches. What do you think are the greatest riches that God can give us? I've thought about that.

You know, when I come to a verse like this, here let me give you an example of meditating on God's word. I come to a verse like this and I stop. And I begin to think, what are the true riches which I want? I want, number one, to become like Jesus Christ in my character, inside and outside.

I cannot make myself like Christ. God has to make me. So I say, Lord, you've got to give me these true riches.

Number one, to become like Jesus Christ in my inner attitude, motive, and in all my personality. Secondly, I want revelation on the word of God. When I read the Bible, I don't want to read like the Pharisees and just get all my doctrines right.

I want the Holy Spirit to give me light on God's word, to show me Jesus in the scriptures. See Luke 24. It says here that Jesus was, after his resurrection, was walking to Emmaus.

No, there were two disciples walking to Emmaus. I think they were husband and wife because they were living in the same house. And as they were walking to Emmaus, Jesus walked with them.

Luke 24, verse 13 onwards. Verse 15, Jesus approached, but their eyes were prevented from recognizing him. They did not know it was Jesus.

And then he talked a little bit with them. And then it says here in verse 27, now listen, this distance in verse 13, you must watch these little things. The distance from Emmaus to Jerusalem was seven miles.

Now, this is something you've got to stop and think. Seven miles. Okay.

So how long did it take for them to walk from Jerusalem to Emmaus? At a leisurely pace, three hours. You can't walk at a leisurely pace more than two miles an hour. And verse 27, beginning with Moses and all the prophets, which means Genesis to Malachi.

That's the meaning of that phrase. That means the entire Old Testament. That means the entire Bible of that time.

He took the entire Old Testament from Genesis to Malachi, and he explained to them, read slowly, the things concerning himself in all the scriptures. Christ in all the scriptures. He began with Genesis and told them, see, when the father spoke about the seed of the woman, that's me.

He didn't say that's me. They didn't know it was Jesus. That is the Messiah.

In Exodus, you come to the Passover lamb, that's the Messiah. You come to Leviticus, you see the sin offering, that's the Messiah. You come to Numbers and the serpent lifted up in the wilderness and the rock smitten, that's Christ.

And like that all the way right up to Malachi or Isaiah 53, the servant sufferings, or Malachi, read about the son of righteousness arising. Every book of the Old Testament, he said Christ is there. Three hours he took a Bible study on the entire Old Testament scriptures showing Jesus everywhere.

Christ, Christ, Christ, Christ, Christ. Do you think the Holy Spirit could today show us Christ in all those books? Why not? Because today it's the Holy Spirit who does that job. That time it was Jesus himself doing it, the second person of the Trinity.

Now it's the third person of the Trinity. And not only from Genesis to Malachi, but from Genesis to Revelation today. Not just to get doctrine, but to show me Christ in every page of scripture.

And is this a boring study? Is it just a dry Bible study? No. Because they said, verse 32, our hearts were burning within us when he was explaining the scriptures. You know Bible study is supposed to make our hearts burn, not just instruct our minds with a lot of information.

I don't want to sit in a Bible study where just some guy gives me some academic information on scripture. When I was young, I looked at a number of Bible commentaries and I rejected every one of them because they were all speaking to my head. I said, I don't want anything speaking to my head.

I want something that makes my heart to burn. When Jesus explained the scriptures, their hearts were burning. He didn't say their minds were instructed.

So I found all these commentaries were all, most of them intellectual. Now and then I would find one commentary on one book which was speaking to the heart. But I never in my life found a commentary as a young man that spoke to my heart from Genesis to Revelation.

Every book was speaking to my heart. That's one reason why I made this commentary. There may be others, I don't know.

But I couldn't find one in English in my younger days. I wanted something that would make my heart burn as I read every book of the Bible. And I can tell you that as I've studied the Bible, God has shown me that Revelation on scripture is another of the riches God can give us.

Turn back to Luke 16. The true riches, we're thinking of the true riches in God's viewpoint, looking at things from God's viewpoint. What are the true riches from God's viewpoint on this earth? One, character, likeness to Christ.

Two, revelation on the Word of God so that when I read the scriptures, the Holy Spirit shows me the glory of Jesus Christ from every book. The same thing what Jesus did for those two disciples, the Holy Spirit can do for me today. I remember when I left the Navy in 1966.

There were people who said to me, Brother Zach, you can't serve God unless you first go to a Bible school. Then only people will accept you. You got to get a degree from a Bible school.

I said, which disciple did Jesus send to a Bible school? Nobody. Which prophet in the Old Testament came out of a Bible school? Not even one. All the false prophets came from the Bible school.

It's true. Samuel started a school of the prophets because there were no prophets in those days. It's called the school of the prophets.

You read of the school of the prophets in the book of Elisha. You know those people who wanted to build an extension for their Bible school and their axe fell into the river and Elisha came and made it float. Those were Bible school students.

They would go through the Bible school and get that degree and they became the false prophets in the courts of the kings. But the true prophets like Elisha and Elijah, they never came from a Bible school. Moses.

No. None of them. So I said, I'm not going to go to a Bible school.

Secondly, I said 99.9% of believers in churches have never been to a Bible school. What am I going to tell them? Am I going to tell them you'll never be able to know the Bible unless you go to a Bible school? That's not my message. I want to be an example to them to show you can know the Bible without going to Bible school.

That's why I decided never to go. And I said, I don't want any degree. I don't want any title.

I don't want to. I, I, some time ago I got a letter from a Christian Bible college in America saying, Brother Zach, we've seen your books and heard your ministry. We want to give you an honorary doctorate.

So you'll be known as Dr. Zach Poonen. I threw it in the trash. I said, I want to be known as Brother Zach till the end of my life.

I don't want any earthly title. What's it for? To impress who? Jesus said, I do not receive testimony from men. I see the craze today, even among so-called preachers to get some title, to impress people.

Don't think I'm an ordinary man. I'm doctor so-and-so. And Jesus never taught that type of stuff.

You see how people have gone astray. I said, do you know what the meaning of brother is? The Bible says that Jesus is the elder brother. On the day of the resurrection was the first time he told Mary Magdalene, go and tell that I've risen from the dead.

That was the first time he called his disciples, my brothers. In John 15, just three days earlier, the last supper, he said, till now I called you servants. Today I call you friends.

Servants, friends, still not brothers. After the resurrection, three days later, brothers. You see what happened in the resurrection.

Why brothers? Because now he was not just their master. He was not just their friend. He was their elder brother.

Romans 8, 29 says, God has predestined us to become conformed to the likeness of Christ so that, Romans 8, 29, that he might be the firstborn or the eldest among many brothers. So Jesus is an elder brother. And when you, when you call me brother, you're calling me younger brother of Jesus Christ.

When I call you brother, I'm calling you a younger brother of Jesus Christ. When I call you a sister, I'm calling you a younger sister of Jesus Christ. So I tell people, don't call me by these lowdown titles like a reverend and doctor and pastor and all that rubbish.

Call me brother. There is no greater title than that. You tell me, is there a greater title than younger brother of Jesus Christ? Try and find one.

There isn't. Why do you call me by other titles? I'm not interested. It's all for worldly people who have not understood the Word of God.

There are many things in Christendom today, which the apostles would have nothing to do with. Imagine giving Peter a title like doctor. I mean, today people study the book of Peter to get a doctorate, but he himself would never have got such a degree.

This is the way in which Christendom has drifted completely away from God. What are the true riches? Likeness to Christ, revelation on the Word of God, not just academic study of it. And thirdly, the anointing and power of the Holy Spirit, the mighty supernatural power of the Holy Spirit that equips you to serve God.

And I don't believe there's any human ability that can replace the anointing of the Holy Spirit. I would never dream of getting into a pulpit without the anointing of the Holy Spirit. I would say, I don't want to go there and preach if you don't anoint me.

If you don't give me the gift of prophecy, if you don't give me a word according to the need of the people sitting there, and I don't even know what their need is, I will not go. You better send somebody else. Lord, I will not go.

I'd rather sit at home and do something else. It's a sin to preach without the anointing of the Holy Spirit. I believe that.

You just communicate academic knowledge to people. They've got enough knowledge. You don't need to add more to that.

There's enough depth in the church already. Don't add to it. If you go into the church, go with life.

That's why I say seek for the anointing of the Holy Spirit. Fast and pray. Lay hold of God and say, Lord, I will not go there till you anoint me.

Those are the people who God really met and anointed. When I was young, I read about the testimony of these men who cried out to God for the power of the Holy Spirit and prayed and fasted and how God met with them. Such a longing came into my young heart.

I was just 21, 22, and I said, Lord, I want that. What's the use of living on earth and trying to serve you, preaching without that anointing? I want that anointing more than anything else. So these are the true riches.

Likeness to Christ, revelation on God's Word, more than academic knowledge of it, and the anointing and power of the Holy Spirit. And how do we get it? It says in Luke 16, verse 11, you have to be faithful with material things in order to get the true spiritual riches. So when I see people who are not becoming like Christ, who when they speak, there's no revelation on God's Word, just some academic knowledge, and there's no anointing and freshness in their ministry.

You know, one of the wonderful things about the anointing and freshness is you can hear the same message the 10th time and there'll be a freshness in it. Same message. And you will not say, Oh, I heard

it before.

Maybe you did. But there'll be a freshness. It's like the manna.

You know, the manna was the same shape, the same taste, same color every day for 40 years. But every day it was fresh. Why? Because it came from heaven.

And when something comes from heaven, even if it's the same shape, same color, same taste, it will be fresh. I met one or two people like that in my life. If they preached the same message, there'd be an anointing there, because they were in touch with God.

There are others I've heard, they preach different messages and no anointing in any of them. And I know why. I know, even though I don't know anything about their private life, I can say, you have not been faithful with money.

You have not been faithful with material things. That is why there's no anointing in your ministry. That's why you have no revelation on God's Word.

You never discover anything new in God's Word. You never discover anything that changes your life. Maybe you can read the Bible and get a bright idea.

You know the difference between a bright idea and a revelation of God on scripture? The difference is a bright idea doesn't change your life. If you get a revelation on something in scripture, it'll change your life. So, as I began to seek God for this, I said, Lord, I want this.

And the Lord said to me, you've got to be faithful with money. So I began to meditate on that, to see money as God sees it, to see material things as God sees it, to look at things. I mean, to be like Jesus means what? It means to look at material things the way Jesus looked at it.

Jesus was not a homeless person out on the streets. Never. He honored God, and if you honor God, you'll never be a homeless person.

That I can guarantee. Poverty doesn't mean you'll be a homeless person. Jesus was poor, but he was not homeless.

He had enough money with him to give to the poor and by the needs of all his 12 disciples and their families. Yeah, but he never asked anybody for money. Not even once did he tell anybody his needs.

Nowhere did he ask to tell about his ministry or Judas Iscariot. He would never allow Judas Iscariot to talk about it in the way a lot of people talk about their ministry today. Oh, these are the great needs.

I'm doing great work for God in Africa or India and all this type of stuff. You hear it today and you swallow it. But where do you see that in the Bible? Tell me one place in the Bible where any true prophet said that.

Don't you think those guys had a much greater ministry than everybody who claims to have a great ministry today? There's an evangelist here in America who was asked once, why do you ask for so much money from everybody? Jesus never asked anyone. He said, well, Jesus didn't have a great television ministry like I have. So his ministry has become greater than the ministry of Jesus.

Wow. I wonder where that is heading. Can we change the principles of scripture in order to do something which we feel needs to be done? There's a phrase in English called the end justifies the means.

The philosophy of the world is the end justifies the means. That means if the end you have in mind, if the goal is good, it doesn't matter how you reach it. You can tell lies, cheat, anything, but get there.

That's exactly what is being followed in a lot of Christian work today and missionary work. The end, saving souls, helping people, taking care of orphans, and all that is a great end. It's a great goal.

I mean, isn't it a wonderful thing to bring people to Christ and preach the gospel and take care of orphans and the needy everywhere? Good goal. How to get there? Can we get there by any type of means? Unscriptural means? Means that, I mean, methods that Jesus would never approve of, that he himself never practiced, or apostles never practiced. So compare yourself, compare what is happening today in Christendom with the way Jesus and the apostles did God's work.

I don't believe there was a greater ministry that anybody has accomplished in this world than the ministry of Jesus Christ, even if he didn't have television ministries. And you'll see finally in the end how much has come out of all this. I don't believe any apostle had a greater ministry than the Apostle Paul.

And the only two people in the New Testament who said, follow me. Jesus said, follow me. The Apostle Paul said in 1 Corinthians 11, follow me as I follow Christ.

They set an example as to how we are to serve the Lord. And they were very, very faithful in the area of money. It's very important.

The reason I say that is because in verse 13, Luke 16, 13, he says, no servant can serve two masters, and the two masters are not God and Satan. Nobody in the world believes you can serve God and Satan at the same time. He said, the two masters are God and money.

And a lot of people think you can serve God and money simultaneously. And Jesus said, no. But yet, we have to use money on this earth.

And Jesus has been an example for us because he was a carpenter for much longer than he was a full-time worker. He was a full-time worker for three and a half years. And he was a carpenter for, I don't know, maybe he started working when he was 15 up to the age of 30, maybe 12 to 15 years after Joseph died.

He earned the living. He had a mother, four younger brothers, and two sisters to look after. It was a pretty large family, eight-member family.

And Jesus was the eldest brother and eldest son. And he had to earn his living. And he showed us how to earn a living and be upright.

He took care of his needs. And then, as a full-time worker for three and a half years, not just his needs, but the needs of 12 disciples. And many of them were married, like Peter, and their families.

But never once did he violate scriptural principles when it came to material things. In John's Gospel, chapter 13, verse 29, we find a little expression. And in that expression, you get a hint as to how Jesus used money.

You know, the context is, Jesus told Judas, whatever you want to do, verse 27, go and do quickly. He was telling him, okay, you want to betray me, go and do that. But the people at the table, the others 11, did not know, verse 28, what was the meaning of that statement.

They thought, because Judas was the treasurer, that Jesus was telling him, buy the things you need for the feast, or give something to the poor. Notice those two statements. Buy what you need, and give to the poor.

How did they think that Jesus was telling Judas to do that? Because all the three and a half years, they had seen him doing two things with money. Buy what you need, give to the poor. Only two things.

Buy what you need, give to the poor. So I learned something from that. I learned that this is how I can follow Jesus, in the use of money that I have.

Buy what I need, give to the poor. I don't have to judge another person. Another person may need two or three cars in his house, because his wife and children are working, and public transport is not available.

I'm not here to judge him. I don't need a single car in my home, and I don't have one. But I'm not here to judge another fellow who's got three cars.

That's his business. I don't have to judge what he needs. He needs it.

I don't have to decide whether he needs a four-bedroom house or a one-bedroom house. That's his choice. I have to judge only myself.

I have to buy what I need, and give to the poor. Those are the only two things I have to do with my money. So the question comes, are we permitted to save money, or do we have to spend it as soon as we get it? Well, the very fact that Jesus had a treasurer who kept money proves that there was a saving.

Judas Iscariot was running a sort of a savings bank. He was cheating out of it. It was a sort of a cheating bank, but there was money there that he was saving for maybe the next week or the next month, because he was not getting a regular income or salary.

People were giving to him at different times, and he trusted the Father, and he had the responsibility to make sure that none of these people starved, and none of their families starved. They had given up their fishing and other things, and God, the Lord, is going to take care of their families. Now this is very practical, because we deal with money all the time.

So Jesus' example is very great. To look at money the way God looks at it. Why does He give it to us? So we need to understand this.

As a carpenter, I believe He was tempted, like we are tempted to. Do you think Jesus was tempted to cheat when He worked as a carpenter? If He was not, then He was not tempted like us. All human beings are tempted in the same way as Jesus was, to tell lies, to cheat.

To be tempted doesn't mean you're bad. When Adam was tempted, he was not sinning, and he was tempted, they were not sinning. It's when they yielded to that temptation, they sinned.

So when you're tempted by something, it doesn't mean anything. So Jesus was tempted, and He never yielded. He never cheated anybody in His carpentry work, teaching me that I must never cheat anybody in

my life if I'm in business.

And we read in Luke chapter 8, when He was in full-time work, you see this example of how He was supported. Luke chapter 8, verse 3, Joanna, the wife of Cusa, Herod's steward, and Susanna, and many others, contributed to Jesus in the support of His disciples out of their private means. That means they gave money to Jesus to support Him and His disciples.

He never asked for it. But see how God arranged for some very rich people. You need a lot of money to take care of 12 people and their families.

Here was a rich man, Herod's palace manager. I don't know what his salary was. It must have been a tremendous amount of money he earned if he was the palace manager of Herod.

And his wife was a follower of Jesus, and his wife said, hey, can I give some money to Jesus for support? He said, sure. See how God can move people to provide the need, the way He provided the need of Jesus, He can provide anybody's need today. That's what we learned today, and that is what every preacher and full-time worker should be able to demonstrate in their life.

That if I trust God, I never need to ask anybody on earth for money. It's not going to drop from heaven like the manna. No, Jesus did not get money dropping from heaven.

He got it through people, but He never told them His need. And He never asked for it. He never published reports about His ministry to indirectly hint that people should support Him.

Never. All this that you see in Christendom today and missionary reports, you never find one atom of support for it in the New Testament. That is the truth.

And yet, everybody seems to blindly follow it. Well, I'm not here to judge them. My point is, has Jesus come to earth to be an example for us? And that's why I said, does the end justify the means? That means if your ultimate goal is good, to plant churches, to win people to Christ, to take care of orphans, does it say it doesn't matter how you get there? You can do all types of wrong things, which Jesus did not do.

In that case, you might as well cheat and tell lies and give false reports. Give false reports that thousands are getting converted, but nobody's getting converted. You'll get more money.

That is the end justifying the means, and a lot of people are doing that. They say our ultimate goal is good, so it doesn't matter how we get there. And that is how Christendom has sunk to the low level it is today.

So if we believe that it is more important to maintain a pure testimony for Christ, that quality is more important than quantity. Numbers is not what God looks for. The Bible says in the final day, God will put everything into the fire.

All our work will be put into the fire. And we read in 1 Corinthians 3, verse 12, a man can build, I'm paraphrasing it, with gold, silver, precious stones, or with wood, hay, and straw. But whatever he does, every man's work will become evident.

Because in that day, it will be tested by fire, and the fire will test not the quantity of your work, but the quality of your work. Now I wonder how many people in Christendom, particularly with all our mega churches today, which boast that we've got 30,000 people and 20,000 people and all that, are they disciples? Are they 20,000 people who are overcoming sin in their daily life? Are they 20,000 people who

don't watch pornography and have overcome sexual lust and overcome anger and overcome bitterness? What is God looking for? Huge quantity of wood, hay, and straw, or a little bit of gold, silver, and precious stones. The fire in the final day will test the quality of every preacher's work.

And all the churches you belong to, and all the churches you're a part of, and whatever ministry you're engaged in, or partaking in, or whatever ministry you support financially, believe it or not, the fire of God will test the quality of that work. Not how many people came to that church, but rather what type of people were they. Not the quantity, but the quality.

Because fire is not impressed by quantity. You put a ton of wood, hay, and straw, it just gets burnt up. It's all ashes.

But you put a few ounces of gold and silver, it remains. So it's very important for us to understand that if a man's work remains, verse 14, he receives a reward. And if a man's work is burnt up, he may be saved, verse 15, he goes to heaven alright, but his entire life's work is burnt up.

He may say, well he went to heaven. Now imagine, supposing finally, I mean I've been serving the Lord 51 years, and I stand before the Lord, final day, and the Lord examines my work as it says He will do here. And the Lord says, okay Zach, you're going to heaven.

You're born again. You're saved. But now I want to examine your work.

And all the work I did for the Lord in 51 years is burnt up. Completely. Because it is very poor quality.

I never made disciples. I just told them, okay, accept Christ, it's okay, now let's go on, let's bring more people to Christ. And I never led them to a victorious life.

They were like wood, hay, and straw. All my work. How will I feel in heaven, even if I went to heaven? Tell me how you will feel in that day, if your entire life's work is burnt up.

I don't think I'm going to feel very happy, and I don't think I'm going to be very, very happy in all eternity in heaven, even if I manage to get there. Because to me, as I said even earlier, getting to heaven is not the goal of my life. I say, Lord, you gave me one life on earth, I have to show my gratitude to you for what you did for me.

And I'm not going to show my gratitude by giving you some third-rate work. Think of the work we give, where I look at it like this. The work I do for the Lord, for my Lord and King, is like a very precious gift I'm giving Him.

Now supposing you are giving a gift to someone who's done a tremendous lot for you, someone who sacrificed a lot for you, what type of gift would you give that person? Would you give him some third-rate, cheap gift, counterfeit stuff, with painted gold paint on it? Or would you give him some very valuable gift? What type of gift would you give to someone whom you value very much? What type of gift would you give to the Lord? I don't want to give him some third-rate stuff. So you see, the quality of our work is very important, and all of us are doing something for the Lord. So it's very important the way we look at material things, because God cannot give us true riches if I don't learn how to handle money properly.

So when it comes to handling money properly, one of the first things we need to do is what Zacchaeus did. In Luke 19, Jesus said to Zacchaeus, I'm going to come to your house today. I'm going to come and eat

with you.

And we read in Luke 19 that as they were going to his house, it's a very interesting verse. Have you noticed it? As they were going to Zacchaeus' house, Luke 19, verse 8, Zacchaeus stopped. He stopped outside his house and said to the Lord.

I could paraphrase his words there. He was saying, Lord, this house that you see, which you're going to walk into now, it's built with unrighteous money. I cheated a lot of people and made money, and I'm building this house.

I built this house. You're a holy man. You can't walk into this house built with unrighteous money.

So before you enter the house, that's the meaning of Zacchaeus stopped outside the house. Lord, before you enter the house, I want to say something. I'm going to make a list of all the people I cheated with which I made this money, and I've got a lot of money in my bank account, and I'm going to give it back four times, because I'm going to make up for all the interest they lost through the years in which I cheated them.

I'm going to give it back four times. And then, there are so many other people whom I cheated through the years, I don't even know where they are. I don't have their address, mailing address.

I don't know where they're living today. And I've cheated so many people. What shall I do? Just keep that money? No.

I have no right to keep money that I earned unrighteously. What shall I do with it? I'll give it to the poor. That's what I've told people.

Sometimes people have told me, I've cheated somebody, but I don't even know where the guy is today. I don't know his mailing address. I say, go and put it in the offering box.

Whatever you can't return, all money ultimately belongs to God. 1 Corinthians 10.26 says that everything on earth belongs to the Lord. Everything on earth belongs to the Lord, so money belongs to the Lord.

And if you don't know where that person's address is, put it in the offering box. But don't have it with you. I mean, I've prayed many times, Lord, show me if there's any money in my account which even unknowingly, unrighteously, I have.

I've got with me some tax I cheated or something like that. I say, I want to give it to the Lord. But I don't know how to return it.

If you know where to return it, return it there, but otherwise, give it to the Lord. So in those days, they said, give it to the poor. And then, he said, Lord, now you can come to my house.

And Jesus said, it's the only time that Jesus ever spoke like this. Salvation has come to this house. What a word to say.

For Jesus to say salvation has come to this house, he first wants to see whether you're righteous with money. If you're not righteous with money, he's not going to say salvation has come to this house. You read through the Gospels, it's the only time that Jesus ever said salvation has come to this house.

He's been righteous with money. Because he's the son of Abraham. You remember when the king of Sodom came to Abraham and said, you won the battle for me, Abraham.

You defeated my enemies and brought all my wealth back. And in Genesis chapter 14, you can take this. Abraham said, no.

I won't even take a shoelace from you, lest it be said that you made me rich. I don't want your money, king of Sodom. He says, here's the son of Abraham who behaves like that.

And then verse 10, the son of man has come to seek and to save that which was lost. What is the point of saying that here? Zacchaeus was lost in the love of money. That's why he cheated.

And Jesus came to save people who are lost in the love of money. Many years ago, I said the same thing to the Lord. I said, Lord, I'll tell you honestly, I'm lost in the love of money.

I want you to seek me and save me. Just like you sought me and saved me from sin, I want you to seek me and save me from the love of money. And he did it.

Like he saved me from sin. I want to ask you, are you lost in the love of money without even knowing it? There are a lot of people lost in sin without knowing it. Have you ever prayed that Jesus would save you from the love of money? Let me tell you something.

I have never met a person on earth who doesn't love money. There are many beggars on earth who live on the streets, homeless people. You think they don't love money? Of course they do.

You go to the billionaires in this country. You think they don't love money? They do. From homeless people to billionaires, everybody loves money.

We have to be saved from it. And how can we be saved from it? It doesn't mean giving it all away. That doesn't save us.

There are people in India who renounce their wealth and go and live in the jungles. It doesn't save them. It's not salvation.

It is the wise use of it. So in what way can we use our money wisely? We have to face up to this verse, not bypass it. It's part of the Sermon on the Mount.

What does it mean to lay up treasure for myself? It doesn't mean I have to live in poverty. We have to be very realistic here. It doesn't mean that I have to give away all my money to the poor or put it all in the offering box.

We want to think in practical terms. Is it right, for example, for us to save some money to build a house? Is that laying up treasure for myself? Personally, I don't think so. I think God wants us to have houses to live in and financially I think it's wiser to own a house than to keep renting one for 20 years.

So I can't believe that that is a wise use of money. God doesn't want us to live on the street. He wants us to be wise in the use of our money.

Does He want us to have a car? Certainly. Otherwise, how will you move around and travel? We have to be realistic and we don't have to condemn ourselves if we buy some of these things. Buy what you need.

Do you need a house? How big a house do you need? You decide that between you and God. If you decide to have a four bedroom house and you feel before God that's what we need because of various needs, go right ahead. Lord, I need this type of car.

Okay, I need three cars in my house. Okay, fine. Buy what you need.

That's a word from scripture. What about saving? Don't lay up treasure for yourself. Don't be self-centered with your money.

But I have to balance that with another verse which says in 2 Corinthians 12. This is also scripture, the Holy Spirit. 2 Corinthians 12 and verse 14.

2 Corinthians 12 and verse 14, the last part. Parents are responsible to save up for their children. You know there's a verse like that in the Bible? That parents must save up for their children.

Do you save up for your children? I hope you do because the Bible says you should. Parents are responsible to save money for their children. Don't save up for yourself.

That's written clearly. But save up for your children. Seek the kingdom of God first and God will provide your need.

And then there's another verse. We don't believe in taking one verse of scripture and teaching a doctrine. We look at all of scripture.

Here's another verse, Proverbs 6. Proverbs 6, verse 6. Go to the ant, you lazy man. Observe her ways and be wise. It has no chief, no officer, no ruler.

But the ant prepares her food in the summer and gathers her provision in the time of harvest. Why is that? Because the ant knows that in wintertime there won't be a harvest and there won't be food. So it saves up for the future.

So I believe the Lord is telling people to be wise. Learn from the ant. The ant's future is up to the winter.

Your future may be to your retirement years. Save up for it. Go and learn from the ant.

The ant is thinking of a time that's going to come when I won't be able to get food. But I better save it up now for that time. And it's saying that a time may come in your life when you won't be able to earn money.

Okay, you better save up now for that time. So that you don't become a burden on other people. This is the teaching of scripture.

It's not this extreme or that extreme. To look at money the way God looks at it. First of all to be righteous.

To return money that we have taken wrongfully from anybody. Return it with interest to all whom we have cheated. The Bible also says in Romans 13, I'm trying to give you a scriptural perspective on the use of money in a balanced way.

Romans 13 and verse 8 it says, owe nobody anything. That's another part of righteousness in money matters. First of all, paying back all the people we cheated in our past life.

And now making sure we don't owe anybody anything. Have you borrowed money from someone and made no effort to return it? There's something wrong there. Now it doesn't say we must not borrow at all.

There's no command in the Bible that says don't borrow. Because the Lord realizes there may be some situations, emergencies where you have to borrow money. Okay.

But what it says is, owe nobody anything. So I don't teach don't borrow because that's not in scripture. What it does say is, if you do borrow, don't remain in debt.

Owe no man anything. So give back what you borrowed. If it's a little at a time, little at a time.

But give it back. There was a man once, a very poor, very, very poor man in India who got converted. And he wrote to me, he said, Brother Zach, I'm a very poor person and I borrowed in my unconverted days 30,000 rupees, which is a huge amount of money for that poor man.

And he says, I earned so little. How can I repay my debt? So I replied to him. I said, Can you repay 10 rupees a month? You owe 30,000 rupees, right? Can you repay 10 rupees a month? You know how long it'll take you to repay 30,000 rupees? Only 250 years.

That's all. You're not going to live that long. You'll probably die in 20 years.

But God will see that you faithfully tried to repay what you could. And he will count it as if you had paid it all. And I'll show you a verse for it in scripture.

I like to point people to scripture. 2 Corinthians 8. You know there's an answer to everything in the Bible. Everything we face in life, I found there's an answer in the Bible.

That's why I study it. 2 Corinthians 8 and verse 12. If the readiness is present, if you're ready to pay 10 rupees a month even though you owe 30,000, God accepts you according to what you have and not according to what you don't have.

What a liberating verse that is. God is not torturing us saying, You got to repay that. Otherwise you go to hell.

No. What can you afford to do? God is a loving father. He doesn't torture us with commands which is impossible to obey.

Some people get that idea. It's not true. What can you do? Do that.

How much can you give each month? And in this context people have asked me, What about if I've got a mortgage on a house? Is that a debt? No, it's not. Because on one side is the money you borrowed. You take a weighing balance.

On one side is the money you borrowed. On the other side is your house. It's equal.

If you die, the bank takes your house. There's no debt. If you took a loan for a car and you've insured the car for the same amount, there's no debt.

If the car gets in an accident, destroyed, insurance pays the car amount. There's no debt. So when you take a loan for something like that, if there's something to cover that, like a house or a car there, there's no debt.

But when you borrow money to go on a vacation and the money has disappeared, that's a debt. So I tell people, a vacation is not essential. To be free from debt is essential.

But if you think it's more important to have a vacation than to obey God, you're not a disciple. I said, I will never take a vacation if I have to borrow money. I just won't do it.

I can do without a vacation. I'm not going to die if I don't go on a vacation. In fact, 99% of people in India never go on a vacation.

I think my wife and I had a vacation about once or twice in our life when we were in India. That's it. We couldn't afford it.

But we didn't lose anything thereby. So many things people say, it's essential. Why? Because everybody else goes on it.

I've seen Christians in Europe who are in debt, believers, but they have to have their vacation. I say, in a hundred years God will never use you to build a church. Some of them want to build a church.

I say, God will never use you, not in a hundred years, because he sees you utterly unfaithful with money. You don't have money, but you borrow because you've got to go on a vacation because everybody else is going on a vacation. This is what I meant by being unfaithful.

Maybe you plan to repay it, but that's not the point. You're borrowing money for something which is not essential. It's not like some emergency medical treatment for which you have to do something.

This is not like that. There are so many ways in which we think, I've got to buy that. I've got to have it, because that family has it.

I must have a house as big as theirs. It's all rubbish. Be faithful.

I'm not preaching what I've not practiced. Let me tell you a little testimony. When my wife and I got married, I had already left my job in the Navy, and I had given away all my eight and a half years earnings in the Navy as a naval officer, which is quite a huge amount of money.

I gave it away for God's work, because I felt I should start. I was not married then. I said, I must start serving the Lord with zero in my bank account.

Let me trust God and see. That's how I started. I'm not asking anybody else to do it.

God told me to do it, and I did it. God told the rich young ruler to sell everything he had. Zacchaeus gave only half his money to the poor, and God said, that's fine.

See the difference? The rich young ruler had to give everything, Zacchaeus gave only half, and Mary, Martha and Lazarus, they kept their house, they didn't sell anything. Why different standards for different people? Because it depends how far the cancer of love of money has spread. You see, you go to the cancer to a doctor, and the doctor will say, the whole organ has to be removed, sorry.

You say, doctor, it's all got to be removed, but the other guy, you didn't remove the whole organ, you just did a little chemotherapy, but his cancer had not spread so much, and yours, it has spread so much. So, love of money is like a cancer, the more it has spread, the more it has to be removed. In the case of the

rich young ruler, it was so bad, the whole thing had to be removed.

So sometimes, God doesn't say the same thing to everybody. In my case, He told me to give up everything, and I gave up everything, and it's absolutely true, I gave up everything and started with zero. And a couple of years later, I got married.

Now, what type of girl do you think will marry a guy who's got nothing in his bank account, and says he's trusting the Lord for his needs, and he doesn't join any Christian organization? That must be pretty crazy, right? Anyway, we got married. I remember my wife telling me, when this proposal came, it was a servant of God who suggested to us, to each other, and the Lord told her, you don't have to preach. You know, she said, I can't preach, how can I marry a preacher? And the Lord told her, you don't have to preach.

He is my servant. You just take care of him. And that's what she's done now.

We are beginning our 50th year of our marriage. We completed 49th anniversary about 4 or 5 days ago. Next year, we'd have completed half a century.

God's been good to us. But when we started, we were extremely poor. We were so poor, I could not rent a house.

This is a fact. I could have joined a Christian organization, got a salary, gone around preaching, made money, and I said, Lord, that's not what you did. That's not what Paul did.

I want to try my best to follow the example of Jesus and the apostles. I want to see everything the way the Bible teaches it, the way God looks at it. And my father had a spare room in his house.

He was kind enough to give it to us. It's not the ideal way to begin married life, but what to do? So we lived in one room in my dad's house, and we never had our own house for 2 or 3 years. And boy, the lessons we learned in those days.

Struggling in poverty, we had a little child born, and find enough milk to give to that child, and food, and so many things. But we never starved. God took care of us.

But we learned so much about God in those days, and we decided, I will never borrow one rupee from anyone. And the Lord also told me this, always give people the impression that you have plenty, so that nobody will give you money out of charity, like a beggar. You're not a beggar.

You're a servant of mine. You don't need charity. Trust me.

So, I had some shirts with frayed collars, but I'd never wear them when I went to preach, because lest somebody feel sorry for me. I said, Lord, I'll keep some really good shirts to go to preach and make sure that everybody thinks I'm very well off, because I don't want to give people the impression that I have any need. And 2-3 years, it was a testing period.

Now when I look back, it was such a blessing. We came to know God in that poverty and struggle in such a way that I tell newly married couples, I wish God will give you 3 years of financial struggle as a wedding gift to teach you something about Him. You will learn lessons, and I tell you, we learned lessons in those days that have helped us till today.

And what is the result? In 50 years of our married life serving the Lord, we have never made our needs known to anybody. We have never sent a report of our work anywhere. We have planted churches, 75 of them.

Not one of them sends a report anywhere. Not one of them we take an offering. We just keep a box.

And we have never borrowed one rupee in our whole life. I said, Lord, I want to prove at the end of my life one thing, that if you seek God's Kingdom, Firstness, Righteousness, everything you need will be added to you. That God's promise is true in the 21st century, in a poor country like India, where there is no social security, where you have to pay for everything from children's education to medical treatment, everything.

God is faithful. My brothers and sisters, you have a calling to prove to an unbelieving generation that you have a faithful God. And it's particularly in the area of money that you can prove it.

Some of you who are poor and struggling, what an opportunity you have to prove to an unbelieving generation around you that God is faithful. And we have proved this. First I proved it in my own life.

And then we proved it in a little church that we started. We said, we're going to trust God for our needs here. We will never ever ask anybody for money.

We'll keep a box there, those who want to put it can put it. And over the years the Lord told us to put some warning signs on that box. And it's on our website, by the way.

If you go to CFC India, you'll see our financial statement. One, please do not put an offering here if you're not born again. It's a great privilege to give money for God's work, but you can only give it if you're a child of God.

Number one. And number two, if you're in debt, please don't put your offering here. Give to Caesar what is Caesar's, and give to God what is God's.

You remember the order Jesus said? He did not say, give to God what is God's, then give to Caesar what is Caesar's. Go back and see it in Luke's Gospel. Give to Caesar what is Caesar's, then give to God what is God's.

I've heard people say to me, how can I do that? I have to clear my debt to God first. I say, what is your debt to God? Your debt to God is your body and your mind. Did you take any money from God? No.

What do you mean by debt? What about type? I say, are you in the Old Testament? Are you an Israelite, by the way? We don't have any Levites today. Where are you going to give the money? You're only supposed to give it to Levites. You can't give it to anybody else.

You say the pastor is a Levite. No, he's not a Levite. Ask him who his father was.

Only Levites are supposed to receive money. And I say, secondly, go and ask that guy if he's got property. Levites were not supposed to have property.

Does that pastor own property? He's certainly not a Levite. So, I said, you don't have a debt to God of money. But you have a debt to Caesar.

Or you have a debt to that person. And when you put money in the offering box, and you haven't paid that guy, you're actually paying his money in the offering box. And he has got every right to object to God and say, Lord, how can he give you money when he hasn't paid me what he borrowed from me? And in the time of the rapture, he can say, Lord, you can't take him up.

He's got to pay me my debt before you take him up. So, I say, clear your debt. So, that's the second condition we put there.

Don't put money in this box if you have a debt. House loan, car loan is okay. But other debts, no.

And thirdly, 1 Timothy 5.8 says, if you can't take care of your own family's needs, you're worse than an unbeliever. 1 Timothy 5.8. Do you have needs for your family? Don't let your children grow up and say, my dad gave money to the church and so we had to starve. Or my dad gave money to the church and so we couldn't get a proper education.

No child will ever say that in our church. Don't give that money here. Take care of your children.

Your children need food, clothing, education. Take care of them. God's not hard up.

I'll tell you that. Even though so many missionary organizations give you the impression that God's hard up. He's not hard up just by the way.

He's quite okay financially. So, if you're in, if you've got needs in your family, take care of that. And then, so those are the conditions.

And then, I say that, are you giving cheerfully? That's important. God loves a cheerful giver. And if you're not giving cheerfully, don't give.

God doesn't want it. So these are some of the conditions that we laid down. Before you give, look, ask yourself, and I think all those conditions are there in that box there too.

Are you in debt? Are you born again? Are you in debt? Do you have needs in your family? And have you returned all the money, etc.? And do you have family needs to take care of? Are you giving cheerfully? If not, don't put your money in here. So I've had people come and tell me, Brother Zak, with all these filters you put, does anybody put any money in the box at all? I say, we have run for 42 years. And we have conferences where we had 200 conferences where all food and accommodation is provided free.

And we have never, never lacked one rupee till today. God is faithful. You honor Him, He'll honor you.

And in a poor country like India, we decided, we're going to prove that God is faithful. And He's absolutely faithful to, if you honor Him, He'll honor you. And see, that's the way Jesus did it.

I can't imagine Jesus going to somebody and say, listen, I'm a bit hard up today and my Heavenly Father has let me down. Can you lend me some money today I need? I cannot imagine Jesus doing it, and so I won't do it either. I can't understand how people go to it.

I can't imagine Jesus saying, even if you owe somebody some money, forget it, I need some money now to take care of this, give me that money. All this type of thing going on in Christian world today is a lot of garbage and rubbish, and no wonder Christendom is at such a low level today. Quality is what God is going to test in the final day.

Very, very important. God loves us, and He wants us to be a pure testimony for Him. So if we don't have a right attitude towards money, if we don't look at money the way God is looking at it, and we don't allow the Holy Spirit to change us into the likeness of Christ in this area, we are not going to build a church that will glorify Him.

Some of the things you heard is radically different from what you have seen in Christendom around you, and you will become pretty unpopular if you take this stand. I said, Lord, I'm willing to be unpopular with the whole world, so long as I'm popular with You. Can you say that to God? I only want to be popular with You, Lord.

I don't care if the whole world thinks I'm a fanatic, or these things are unreasonable and impractical. Say what you like. We approved it in 40 years, and it works.

And if it works in a poor country like India, it will certainly work here. But I believe, I remember once the Lord told me like this, I have no shortage of money, but I have a shortage of upright, righteous people who will trust me. Don't add to that shortage.

And I said, Lord, I will not add to that shortage. I'm going to be an upright, honest person who trusts You for all my needs, for all my church's needs, and my family's needs, and I know we'll never suffer lack. So this is very, very important that we learn to look at things from God's viewpoint.

So let's bow our heads in prayer. Heavenly Father, please help us, Lord, in our daily life, in this very important area of money that we handle every day, to be righteous, to be faithful, to live by faith, trusting You in the midst of our secular work, to be faithful and righteous so that You can give us the true riches, and You can help us to build Your church with gold, silver, and precious stones these days. We pray in Jesus' name.

Amen. Amen.

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